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Department of Commerce

DIVISION of INSURANCE

Summary of the Standing
DECEMBER 31, 1921

OF ALL

Life Insurance Companies

Fraternal Beneficiary and Assessment
Associations

Authorized to do Business in Ohio

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SEP 27 1923

B. W. GEARHEART
Superintendent of Insurance

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PART II

Fifty-Fifth Annual Report

DEPARTMENT OF COMMERCE

Division of Insurance

OFFICE OF THE SUPERINTENDENT.

COLUMBUS, OHIO, July 10, 1922.

HON. HARRY L. DAVIS, *Governor of Ohio, Columbus, Ohio.*

SIR:—Part II of the Annual Report of this Department for the year ending December 31, 1921, shows the condition of Life Insurance Companies and Associations and Fraternal Beneficiary Societies authorized to do the business of life insurance in the State of Ohio, and the business transacted by them during said period. This part of the report is herewith transmitted, agreeably to the provisions of the General Code of Ohio.

DEPOSITS

The following is a statement of the amount of securities deposited by Life Insurance Companies with the Superintendent of Insurance in accordance with law, and held by him at the close of business June 30, 1922, for the benefit and security of policy holders in said companies and associations:

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1923

LIFE.

Aetna Life Insurance Co., Hartford, Conn-----	\$150,000 00
Canada Life Assurance Co., Toronto, Canada-----	100,000 00
Capital Savings Life Insurance Co., Columbus, Ohio-----	100,000 00
Cleveland Life Insurance Co., Cleveland, Ohio-----	100,000 00
Columbia Life Insurance Co., Cincinnati, Ohio-----	107,000 00
Columbus Mutual Life Insurance Co., Columbus, Ohio-----	200,000 00
Federal Union Life Insurance Co., Cincinnati, Ohio-----	103,000 00
Gen City Life Insurance Co., Dayton, Ohio-----	111,315 00
Manufacturers Life Insurance Co., Toronto, Canada-----	102,000 00
Midland Mutual Life Insurance Co., Columbus, Ohio-----	100,000 00
Ohio National Life Insurance Co., Cincinnati, Ohio-----	125,000 00
Ohio State Life Insurance Co., Columbus, Ohio-----	100,000 00
Security Life Insurance Co. of America, Richmond, Va-----	11,000 00
Supreme Life & Casualty Co., Columbus, Ohio-----	100,000 00
Toledo Mutual Life Insurance Co., Toledo, Ohio (Mortgages)	1,722 32
Toledo Travelers Life Insurance Co., Toledo, Ohio-----	110,000 00
Union Central Life Insurance Co., Cincinnati, Ohio-----	200,000 00
Western & Southern Life Insurance Co., Cincinnati, Ohio-----	100,000 00
	<hr/>
	\$1,921,537 32

COMPANIES ADMITTED.

STOCK LIFE.

OHIO COMPANIES.

Capital Savings Life Ins. Co., Columbus, Ohio, Dec. 13.
 Supreme Life & Casualty Co., Columbus, Ohio, July 11.

COMPANIES OF OTHER STATES.

American Life Reinsurance Co., Dallas, Texas, July 26.
 Farmers National Life Ins. Co., Huntington, Indiana, April 15.
 Franklin Life Ins. Co., Springfield, Ill., Sept. 6.
 Lafayette Life Ins. Co., Lafayette, Ind., Sept. 6.
 Life Insurance Co. of Virginia, Richmond, Va., July 29.
 Minnesota Mutual Life Ins. Co., St. Paul, Minn., March 17.
 National Benefit Life Ins. Co., Washington, D. C., April 6.
 Volunteer State Life Ins. Co., Chattanooga, Tenn., Dec. 31.

FRATERNAL BENEFIT ASSOCIATIONS.

OHIO ASSOCIATIONS.

American Russian National Brotherhood, Cleveland, Ohio, Dec. 12.
 Central Verband der Siebenburger-Sachsen, Cleveland, Ohio, April 25.
 National Camp Improved Order of Woodmen, Cleveland, Ohio, June 10.
 Slovak Catholic Cadets Union, Cleveland, Ohio, Dec. 12.

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SUPERINTENDENT OF INSURANCE.

FRATERNAL BENEFIT ASSOCIATIONS OF OTHER STATES.

Aid Association for Lutherans, Appleton, Wisc., December 12.
Danish Brotherhood of America, Omaha, Nebr., Sept. 21.
National Benevolent Society, Kansas City, Mo., April 14.
National Croatian Society, Pittsburg, Pa., Oct. 19.
National Mutual Aid Society, McKees Rocks, Pa., July 29.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS.

Central Business Men's Association, Chicago, Ill., March 28.
Charter Mutual Benefit Association, Philadelphia, Pa., April 13.
Chicago Mutual Casualty Co., Chicago, Ill., April 22.
Mutual Benefit Health & Accident Ass'n., Omaha, Nebr., Jan. 5.
U. S. Mutual Benefit Association, Cincinnati, O., June 16.

CHANGE OF NAME.

LIFE COMPANIES.

Northern Assurance Co., Detroit, Mich., to American Life Insurance Co.

FRATERNAL BENEFIT ASSOCIATIONS.

Fraternal Mystic Circle, Philadelphia, Pa., to Fraternal Home Ins. Society.

COMPANIES EXAMINED.

The Department examined 39 stock life, assessment life and accident associations and fraternal benefit associations during the year. This compares with 23 during the previous year. Those examined are as follows:

OHIO LIFE INSURANCE COMPANIES.

Capital Savings Life Ins. Co.....	Columbus
Cleveland Life Ins. Co.....	Cleveland
Columbia Life Ins. Co.....	Cincinnati
Columbus Mutual Life Ins. Co.....	Columbus
Federal Union Life Ins. Co.....	Cincinnati
Gem City Life Ins. Co.....	Dayton
Midland Mutual Life Ins. Co.....	Columbus
Ohio National Life Ins. Co.....	Cincinnati

Ohio State Life Ins. Co.....	Columbus
*Supreme Life & Casualty Co.....	Columbus
Toledo Travelers Life Ins. Co.....	Toledo
Union Central Life Ins. Co.....	Cincinnati
Western & Southern Life Ins. Co.....	Cincinnati

OHIO ASSESSMENT LIFE ASSOCIATIONS.

Fremont Mutual Association.....	Fremont
Knights Templars and Masonic Aid Associations.....	Cincinnati
*Pure Protection Life Association.....	Cleveland
Young Men's Mutual Life Association.....	Cincinnati

OHIO ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS.

Commercial Travelers' Life & Accident Association.....	Cleveland
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OHIO ASSESSMENT ACCIDENT ASSOCIATIONS.

Buckeye Mutual Accident Association.....	Columbus
Buckeye Mutual Health Association.....	Columbus
Central Casualty Co.....	Columbus
Economy Mutual Casualty Co.....	Dayton
Globe Casualty Co.....	Columbus
National Masonic Provident Ass'n.....	Mansfield
National Business Men's Ass'n.....	Cleveland
Sick & Accident Ass'n.....	Toledo

FRATERNAL BENEFIT ASSOCIATIONS.

American National Russian Brotherhood.....	Cleveland
Alliance of Poles in America.....	Cleveland
American Insurance Union.....	Columbus
Association of Polish Women in U. S.....	Cleveland
Bohemian Slavic Roman Catholic Benevolent Union.....	Cleveland
Catholic Knights of Ohio.....	Cleveland
Catholic Ladies of Columbia.....	Canton
National Union Assurance Society.....	Toledo
Order Knights of Joseph.....	Cleveland
Order of United Commercial Travelers of America.....	Columbus
Polish Roman Catholic Union of U. S. of America.....	Cleveland
Polish Roman Catholic Union of Immaculate Heart of H.V.M.....	Cleveland
United Home Order.....	Cleveland

*Examined twice during the year.

LIFE INSURANCE COMPANIES BUSINESS OF 1920 AND 1921 COMPARED.

OHIO COMPANIES—ORDINARY BUSINESS.

	1920.	1921.	Increase.	Decrease.
Number of companies.....	11	13	2	.....
Premiums received.....	\$41,631,037 88	\$44,657,105 27	\$3,026,067 39	.....
All other receipts.....	12,155,414 74	13,311,780 04	1,156,365 30	.....
Total income.....	53,786,452 62	57,968,885 31	4,182,432 69	.....
Claims paid.....	19,751,368 77	21,829,331 80	2,077,963 03	.....
Supplementary contracts.....	204,613 94	241,012 81	36,398 87	.....
Expenses.....	14,804,346 72	15,060,504 21	256,157 49	.....
Dividends to stockholders.....	478,000 00	1,033,996 22	555,996 22	.....
Total disbursements.....	35,238,329 43	38,164,845 04	2,926,515 61	.....
Assets.....	191,006,453 76	213,611,688 38	22,605,234 62	.....
Reserve.....	162,852,420 00	181,781,945 00	18,929,525 00	.....
Other liabilities.....	28,154,033 76	31,829,743 38	3,675,709 62	.....
Total liabilities.....	191,006,453 76	213,611,688 38	22,605,234 60	.....
Surplus.....	5,217,272 78	7,893,950 41	2,676,677 63	.....
Capital stock.....	5,221,110 00	5,973,395 00	752,285 00	.....
Total policies in force.....	466,487	495,361	28,874	.....
Total insurance in force.....	1,023,400,125 35	1,109,979,316 46	86,579,191 11	.....

INDUSTRIAL BUSINESS.

	1920.	1921.	Increase.	Decrease.
Number of companies.....	4	4	.....	.....
Total policies in force.....	1,247,654	1,257,683	10,029	.....
Total insurance in force.....	\$202,283,312 10	\$208,056,559 00	\$5,773,246 90	.....

COMPANIES OF OTHER STATES—ORDINARY BUSINESS.

	1920.	1921.	Increase.	Decrease.
Number of companies.....	71	79	8	.....
Premiums received.....	\$1,245,365,185 71	\$1,245,257,918 06	.....	\$107,267 65
All other receipts.....	381,132,217 75	540,967,172 81	\$159,834,955 06	.....
Total income.....	1,626,497,403 46	1,786,225,090 87	159,727,687 41	.....
Claims paid.....	713,030,036 76	739,739,575 54	26,709,538 78	.....
Supplementary contracts.....	11,708,825 67	10,512,076 11	.....	1,196,749 56
Expenses.....	432,584,509 28	451,469,527 11	18,885,017 83	.....
Dividends to stockholders.....	1,924,953 13	7,268,078 69	5,343,125 56	.....
Total disbursements.....	1,159,248,324 84	1,208,989,257 45	49,740,932 61	.....
Assets.....	6,877,223,936 94	7,469,184,202 08	591,960,265 14	.....
Reserve.....	5,859,256,964 61	5,880,048,839 94	20,791,875 33	.....
Other liabilities.....	1,017,966,972 33	1,589,135,362 14	571,168,389 81	.....
Total liabilities.....	6,877,223,936 94	7,469,184,202 08	591,960,265 14	.....
Surplus.....	179,282,184 53	212,533,080 22	33,250,895 69	.....
Capital stock.....	33,050,304 10	36,196,235 62	3,145,931 52	.....
Total policies in force.....	14,413,232	15,540,271	1,126,989	.....
Total insurance in force.....	29,183,093,385 54	32,135,388,708 95	2,952,295,323 41	.....

INDUSTRIAL BUSINESS.

	1920.	1921.	Increase.	Decrease.
Number of companies.....	10	12	2	.....
Total policies in force.....	41,098,728	47,385,359	6,286,631	.....
Total insurance in force.....	\$5,758,370,633 00	\$7,177,923,164 00	\$1,419,652,531 00	.....

INCOME.

Table I.—The total income for 1921 was \$1,844,193,976.18, compared with \$1,680,283,856.08 for 1920, an increase of \$163,910,120.10.

DISBURSEMENTS.

Table II.—The total disbursements during the year 1921 were \$1,247,154,102.49, compared with \$1,194,486,654.27 for 1920, being an increase of \$52,667,448.22.

The excess of income over disbursements for the year was \$596,039,873.69.

ASSETS.

Table III.—The total admitted assets for the year 1921 were \$7,682,795,890.46, compared with \$7,068,230,390.70 in 1920, an increase of \$614,565,499.76.

LIABILITIES.

Table IV.—The total liabilities for the year, not including capital or unassigned funds, were \$7,420,199,229.21, compared with \$6,845,459,519.29 for 1920, showing an increase of \$574,739,709.92.

The capital for 1921 was \$42,169,630.62 for 1920, \$38,271,414.10, an increase of \$3,898,216.52.

The total unassigned funds for 1921 were \$220,427,030.63, for 1920, \$184,499,457.31, an increase of \$35,927,573.32.

1921 BUSINESS (ORDINARY) ON PAID FOR BASIS

Table V.—There were in force December 31, 1921, 16,035,632 policies, carrying \$33,245,368,025.41 of insurance, as compared with 14,879,769 policies in 1920 carrying \$30,206,493,510.69, an increase of 1,155,863 in the number of policies and \$3,038,874,514.72 of insurance.

BUSINESS (INDUSTRIAL)

Table V.—There were in force December 31, 1921, 48,643,042 policies carrying \$7,385,979,723.00 of insurance, compared with 45,934,712 policies in 1920, carrying \$6,658,090,265.00 of insurance, an increase of 2,708,330 in the number of policies and \$727,889,458.00 of insurance.

GROUP INSURANCE.

Table Va—There were in force December 31, 1921, *16,076 policies carrying \$1,565,695,223.00 of insurance, compared with *16,684 policies carrying \$1,612,268,832.00 for 1920, a decrease of 608 in the number of policies and \$46,573,609.00 in the amount of insurance.

*Includes individual policies of some companies.

BUSINESS (INDUSTRIAL) IN OHIO

There were in force December 31, 1921, 3,749,723 policies carrying \$552,250,313.00 of insurance, an increase of \$40,411,998 insurance in force over 1920.

BUSINESS IN OHIO.

1921 BUSINESS (ORDINARY) ON PAID FOR BASIS

There were in force December 31, 1921, 1,075,654 policies carrying \$2,122,767,188.47, an increase of \$193,506,717.11 of insurance in force over 1920. The premium income for 1921 was \$69,653,449.50. The losses paid in 1921 were \$19,721,224.30.

BUSINESS IN OHIO

GROUP INSURANCE.

Table Ve—There were in force December 31, 1921, *825 policies carrying \$113,572,439.00 of insurance compared with 384 policies carrying \$129,669,882.00 of insurance in 1920, an increase of 441 policies and a decrease of \$16,127,443.00 of insurance in force.

1921 BUSINESS IN OHIO.

OHIO COMPANIES—ORDINARY BUSINESS.

	1920.	1921.
Number of companies.....	11	13
Premiums received.....	\$8,807,392 59	\$10,056,834 41
Number of losses paid.....	1,411	1,520
Amount of losses paid.....	\$2,428,905 69	\$2,460,864 32
Number of losses incurred.....	1,403	1,517
Amount of losses incurred.....	\$2,350,487 36	\$2,466,657 58
Total policies in force.....	160,963	174,077
Total insurance in force.....	\$260,989,790 96	\$293,172,192 07

INDUSTRIAL BUSINESS.

	1920.	1921.
Number of companies.....	4	4
Premiums received.....	\$4,776,804 46	\$4,995,835 96
Number of losses paid.....	8,151	7,756
Amount of losses paid.....	\$861,790 11	\$873,087 33
Number of losses incurred.....	8,133	7,760
Amount of losses incurred.....	\$859,076 92	\$872,866 36
Total policies in force.....	792,864	797,253
Total insurance in force.....	\$120,204,484 00	\$127,370,370 00

*Includes individual policies of Gem City Life.

COMPANIES OF OTHER STATES—ORDINARY BUSINESS.

	1920.	1921.
Number of companies.....	67	76
Premiums received.....	\$63,543,267 07	\$69,653,449 50
Number of losses paid.....	9,547	10,566
Amount of losses paid.....	\$16,938,156 56	\$17,260,359 98
Number of losses incurred.....	9,515	10,575
Amount of losses incurred.....	\$16,587,230 58	\$17,239,439 64
Total policies in force.....	850,812	901,577
Total insurance in force.....	\$1,667,201,950 40	\$1,829,594,996 40

INDUSTRIAL BUSINESS.

	1920.	1921.
Number of companies.....	10	11
Premiums received.....	\$6,917,913 42	\$6,979,101 65
Number of losses paid.....	31,127	31,178
Amount of losses paid.....	\$3,699,342 06	\$3,596,524 72
Number of losses incurred.....	31,187	31,335
Amount of losses incurred.....	\$3,711,466 41	\$3,611,839 93
Total policies in force.....	2,804,667	2,952,470
Total insurance in force.....	\$391,498,161 00	\$424,879,943 00

FRATERNAL BENEFICIARY ASSOCIATIONS—BUSINESS OF 1920 AND 1921 COMPARED.
OHIO ASSOCIATIONS.

	1920.	1921.
Number of associations.....	16	22
Received from members.....	\$8,312,974 76	\$8,789,100 68
Total income.....	9,090,407 05	9,460,909 52
Paid to members.....	5,541,181 77	5,713,653 94
Total disbursements.....	7,721,315 20	7,677,905 12
Total admitted assets.....	11,861,267 38	14,102,929 41
Total liabilities.....	2,763,934 98	4,763,417 13
Certificates in force December 31.....	394,150	399,522
Amount of insurance.....	\$796,718,589 01	\$813,094,046 69
Certificates in force in Ohio December 31.....	100,605	108,561
Amount of insurance in Ohio.....	\$136,240,994 68	\$143,495,006 92
Losses paid in Ohio.....	\$1,574,746 23	\$1,519,665 22

ASSOCIATIONS OF OTHER STATES.

	1920.	1921.
Number of associations.....	65	69
Received from members.....	\$119,806,547 72	\$118,190,583 29
Total income.....	133,221,001 18	133,222,376 30
Paid to members.....	78,092,519 06	73,010,437 90
Total disbursements.....	101,216,594 90	98,370,541 15
Total admitted assets.....	264,744,537 33	306,016,374 75
Total liabilities.....	76,007,370 30	84,861,774 51
Certificates in force December 31.....	5,766,241	5,388,837
Amount of insurance.....	\$6,624,009,487 60	\$6,695,970,388 97
Certificates in force in Ohio, December 31.....	357,607	331,965
Amount of insurance in Ohio.....	\$322,208,153 42	\$355,433,602 45
Losses paid in Ohio.....	\$3,576,865 89	\$5,553,038 88

INCOME.

Table XX.—There were 91 fraternal beneficiary associations reporting to the department December 31, 1921, of which 22 were Ohio associations.

The total income of all the associations during the year was \$142,683,285.82 of which \$126,979,683.97 was paid by members, \$13,225,055.08 was received for interest and rent and \$2,478,546.67 from all other sources. An increase of \$371,877.59 over the year 1920. The Ohio associations received a total of \$9,460,909.52 of which \$8,789,100.68 was from members, \$513,342.22 for interest and rents, and \$158,466.68 from all other sources, an increase of \$370,502.47 over the year 1920.

DISBURSEMENTS.

Table XXI.—The disbursements during the year, of all associations aggregate \$106,048,446.27, of which \$78,724,091.84 was paid for death claims and other benefits, \$8,259,766.48 for commissions and salaries of deputies, organizers and agents, \$1,327,643.07 for salaries of officers, trustees and committees; \$3,167,148.98 for salaries and compensation of employes; \$453,504.35 for salaries and fees of supreme and subordinate medical examiners, and \$14,116,291.55 for all other disbursements, a decrease of \$2,889,823.83. Ohio associations disbursed for death claims and other benefits \$5,713,653.94; commissions and salaries of deputies, organizers and agents \$569,490.42; salaries and other compensation of officers, trustees and committees \$144,618.34. Salaries and other compensation of office employes \$211,302.37; salaries and fees of supreme and subordinate medical examiners \$52,278.54; and all other disbursements \$986,561.51. Total disbursements \$7,677,905.12.

ASSETS.

Table XXII.—All associations have gross assets of \$329,257,621.71 invested as follows: Book value of real estate \$9,279,918.33; mortgage loans \$33,073,848.42; collateral loans \$4,273,036.75; book value of bonds and stocks \$213,846,938.01; cash in office and banks \$833,806.29; cash deposited on interest \$18,233,173.29; interest and rents due and accrued \$4,468,271.12; all other assets \$45,248,629.40. Of the total gross assets \$9,138,317.55 are not admitted, leaving admitted assets of \$320,119,304.16, an increase of \$43,513,499.45.

Ohio associations have admitted assets in the sum of \$14,102,929.41, which is \$2,241,662.03 more than the amount held by the associations in 1920.

LIABILITIES.

Table XXIII.—The liabilities of all associations aggregate \$89,625,191.64, of which \$10,687,104.60 is for unpaid death claims; \$2,412,723.79 for unpaid permanent disability claims; \$282,578.22 for unpaid sick and accident claims; \$1,517,283.25 for old age benefits; \$372,485.10 for borrowed money, and \$74,353,016.68 for all other items.

Ohio associations have liabilities as follows: \$901,116.18 unpaid death claims; \$3,250.00 unpaid permanent disability claims; \$73,354.33 unpaid sick and accident claims; \$2,239.03 old age benefits, and \$3,883,455.59 for other liabilities. Total liabilities \$4,763,417.12, an increase of \$1,999,482.15 over 1920.

BUSINESS.

Table XXIV.—These associations had in force December 31, 1920, 6,123,202 certificates carrying \$7,621,369,610.75; issued during 1921, 741,815 certificates and \$849,054,202.57 of insurance; terminated 837,447 certificates and \$982,646,022.73 of insurance, leaving in force December 31, 1921, 5,788,359 certificates and \$7,509,064,433.66 of insurance, a decrease of \$112,305,177.09 of insurance in force.

The Ohio associations had in force December 31, 1920, 400,390 certificates carrying \$800,158,839.01 of insurance, issued during 1921, 64,461 certificates and \$97,994,541.81 of insurance; terminated 42,216 certificates and \$92,785,917.13 of insurance, leaving in force December 31, 1921, 399,522 certificates and \$813,094,046.69 of insurance; an increase of insurance in force \$12,935,207.68.

BUSINESS IN OHIO.

Table XXV.—There were in force in Ohio, December 31, 1920, 438,814 certificates and \$495,197,622.10 of insurance; issued during 1921, 59,284 certificates and \$60,338,869.95 of insurance; terminated 57,572 certificates and \$56,607,922.68 of insurance, leaving in force December 31, 1921, 442,495 certificates and \$498,928,569.37 of insurance. Losses and claims paid during the year in Ohio, \$7,072,704.10.

Ohio associations had in force December 31, 1920, 107,137 certificates and \$139,468,244.68 of insurance; issued during the year 11,363 certificates and \$15,866,562.79 of insurance; terminated 9,939 certificates and \$11,839,800.55 of insurance, leaving in force December 31, 1921, 108,561 certificates and \$143,495,006.92 of insurance. Losses and claims paid in Ohio \$1,519,665.22.

Respectfully submitted,

B. W. GEARHEART,
Superintendent of Insurance.

STATISTICAL TABLES

Life Insurance Companies

DECEMBER 31, 1921

(13)

TABLE I—INCOME DURING 1921—LIFE INSURANCE COMPANIES.

Name.	PAID BY POLICY HOLDERS.			Supple- mentary contracts.	INTEREST AND DIVIDENDS.
	New premiums.	Renewal premiums.	Total premiums received.		Mortgage loans.
OHIO COMPANIES.					
Capital Savings Life.....					
Cleveland Life.....	\$168,390 99	\$783,173 85	\$951,564 84	\$7,606 41	\$116,569 61
Columbia Life.....	72,013 98	345,756 30	417,770 28		75,158 47
Columbus Mutual Life.....	396,426 14	891,452 32	1,290,878 46	1,764 00	112,685 66
Federal Union Life.....	114,323 91	415,439 99	529,763 90		8,330 40
Gem City Life.....	50,516 48	100,373 22	150,889 70		15,657 49
Midland Mutual Life.....	329,798 59	1,269,283 85	1,599,082 44	2,000 00	204,325 64
Ohio National Life.....	305,251 19	788,642 75	1,093,893 94		133,146 69
Ohio State Life.....	221,660 78	814,275 10	1,035,935 83		117,273 72
Supreme Life and Casualty.....	7,162 04		7,162 04		
Toledo Travelers Life.....	7,434 16	66,150 86	73,585 02		
Union Central Life.....	4,135,107 12	23,277,476 68	27,412,583 80	257,660 18	6,322,941 87
Western and Southern Life.....	571,516 80	9,522,478 17	10,093,994 97		897,205 93
Totals.....	\$6,379,602 18	\$38,277,503 09	\$44,657,105 27	\$269,030 59	\$8,003,295 48
COMPANIES OF OTHER STATES.					
Aetna Life (Conn.).....	\$5,960,631 78	\$24,914,104 23	\$30,874,736 01	\$618,590 39	\$3,658,766 84
American Bankers (Ill.).....	111,467 64	427,285 72	538,753 36		64,657 49
American Central (Ind.).....	615,261 72	1,575,116 02	2,190,377 74	45,175 44	281,803 06
American Life (Mich.).....	157,027 62	1,036,293 51	1,193,321 13	36,671 44	160,151 22
American Life (Texas).....	126,238 54	112,529 74	238,768 28		24,770 44
American National (Mo.).....	94,843 22	301,983 91	396,827 13		42,483 03
Bankers (Iowa).....	3,414,542 49	11,830,199 78	15,244,742 27	37,225 32	2,069,514 79
Bankers (Neb.).....	281,397 81	2,556,478 58	2,837,876 39	13,000 00	794,383 32
Berkshire (Mass.).....	813,641 25	3,413,900 35	4,227,541 60	57,130 57	424,475 89
Canada (Canada).....	2,898,909 26	8,274,512 28	11,173,421 54	68,696 73	1,690,232 65
Central (Iowa).....	723,403 80	2,890,352 23	3,613,756 03	5,000 00	395,594 22
Century (Ind.).....	61,694 12	89,441 07	151,135 19		16,089 96
Clover Leaf Life and Casualty (Ill.).....	69,075 96	97,004 07	166,080 03		18,715 67
Connecticut General (Conn.)..	1,973,931 78	7,497,161 62	9,471,093 40	344,932 44	827,141 68
Connecticut Mutual (Conn.)...	1,910,886 02	10,668,637 76	12,579,523 78	305,655 67	2,005,275 70
Conservative (W. Va.).....	160,791 44	518,974 69	679,766 13	4,385 00	28,769 65
Continental (Ill.).....	260,111 12	411,528 27	671,639 39		33,635 65
Equitable (D. C.).....	147,962 21	757,095 19	905,057 40		30,577 41
Equitable (Iowa).....	1,907,679 06	7,125,092 32	9,032,772 28	46,936 02	1,381,606 88
Equitable (N. Y.).....	18,296,514 44	81,359,074 35	99,655,588 79	3,116,299 73	6,783,106 86
Farmers and Traders (N. Y.)..	71,115 09	233,247 64	304,362 73		33,007 61
Farmers National (Ind.).....	212,410 28	396,722 41	609,132 69		47,753 22
Federal (Ill.).....	260,906 48	998,036 39	1,258,942 87	2,159 00	144,333 32
Fidelity Mutual (Pa.).....	1,582,503 94	6,675,740 19	8,258,244 13	18,677 30	969,005 39
Franklin Life (Ill.).....	973,191 05	2,813,065 65	3,786,256 70		390,139 74
George Washington (W. Va.)...	103,071 69	442,582 77	545,654 46		76,923 85
Girard (Pa.).....	159,533 39	444,885 58	604,418 97		32,383 68
Guardian Life (N. Y.).....	1,468,019 71	5,431,984 05	6,900,003 76	43,430 29	986,786 87
Home (N. Y.).....	1,043,068 12	5,947,479 19	6,990,547 31	34,887 19	427,763 78
International (Mo.).....	1,006,173 48	3,490,899 28	4,497,072 76	27,647 14	431,137 08
Inter Southern (Ky.).....	381,414 01	1,332,853 10	1,714,267 11	8,202 48	50,043 61
John Hancock (Mass.).....	4,700,683 32	47,910,656 13	52,611,339 45	96,445 00	6,318,738 67
Kentucky Central (Ky.).....	4,487 60	317,487 86	321,975 46		
Lafayette Life (Ind.).....	95,612 72	428,561 52	524,174 24	1,470 00	77,631 47
Life Insurance Co of Va. (Va.)..	354,804 86	6,734,133 57	7,088,938 43	4,917 59	1,184,077 92
Lincoln National (Ind.).....	1,925,105 64	3,649,316 90	5,574,422 54	58,267 07	425,621 78
Manhattan (N. Y.).....	381,219 13	1,706,544 17	2,087,763 30	11,949 18	346,036 45
Manufacturers (Canada).....	1,912,947 55	5,670,303 68	7,583,251 23	50,465 20	716,227 09
Maryland Assurance (Md.).....	61,625 23	131,832 45	193,457 68		
Massachusetts Mutual (Mass.)...	3,731,374 13	21,048,987 22	24,780,361 35	475,880 62	2,566,565 02
Merchants (Iowa).....	380,590 98	1,597,153 21	1,977,744 19	23,815 50	200,808 77
Metropolitan (N. Y.).....	23,500,759 52	102,800,118 79	126,300,878 31	429,741 53	21,294,983 77
Michigan Mutual (Mich.).....	358,493 10	2,054,864 78	2,413,347 88	22,999 77	642,834 27
Minnesota Mutual (Minn.).....	583,077 04	1,848,592 39	2,431,669 43		245,501 12
Missouri State (Mo.).....	2,537,598 50	7,679,833 47	10,217,436 97	76,323 39	1,168,270 45

TABLE I—INCOME DURING 1921—LIFE INSURANCE COMPANIES.

INTEREST AND DIVIDENDS.				Rent.	All other receipts.	Total income.
Collateral loans.	Bonds and stocks.	Premium notes, policy loans and liens.	Deposits and from other sources.			
	\$50,757 26	\$20,428 44	\$1,288 04	\$25,562 55	\$46,978 50	\$46,978 50
	9,728 75	23,990 83	2,070 11	750 00	12,571 60	1,186,348 75
	20,073 19	10,904 92	1,839 56	2,500 00	*85,478 91	614,947 35
	12,132 80	1,494 90	22 56	14,000 06	*164,359 12	1,605,304 91
					82,921 00	648,665 62
	3,491 33	2,002 18	282 57		*55,408 46	227,731 73
\$5,870 78	25,921 69	36,295 86	6,843 49		13,849 72	1,894,189 62
153 81	12,491 19	11,045 30	2,258 59		*102,314 09	1,355,303 61
	22,887 95	14,686 42	2,334 96		*100,286 39	1,293,405 32
	1,313 15				110,000 00	118,475 19
	14,893 64	508 68	44 19		299 88	89,331 41
	316,654 20	1,399,027 23	58,163 72	400,166 42	1,356,505 70	37,523,703 12
	290,129 38	23,601 46	544 58	58,878 00	145 86	11,364,500 18
\$6,024 59	\$780,474 53	\$1,543,986 22	\$75,692 37	\$502,157 03	\$2,131,119 23	\$57,968,885 31
\$28,304 14	\$2,501,076 77	\$1,075,623 71	\$98,884 64	\$134,250 00	\$671,634 18	\$39,661,866 68
2,965 00	3,923 55	13,474 88	7,241 06	14,402 54	287,709 15	933,127 03
	39,430 91	93,008 42	9,179 26	57,675 67	*110,106 68	2,826,757 18
45 00	1,272 82	37,610 48	5,854 50	30,090 08	3,260,491 03	4,725,507 70
	2,799 92		244 35			266,582 99
	3,667 50	5,785 66	1,099 49	4,917 50	61,414 58	519,194 89
	158,982 68	104,992 42	20,669 54		95,281 77	17,731,408 79
	83,583 66	145,719 57	7,375 73	32,622 30	8,936 82	3,923,497 79
2,041 29	722,839 71	265,125 14	9,938 22	51,919 54	102,136 45	5,863,148 41
66,937 23	1,752,676 87	539,985 86	3,848 01	353,313 43	239,829 33	15,888,941 65
	15,668 97	110,689 87	27,915 59		61,283 89	4,229,908 57
	2,178 27	1,642 53	492 61	2,952 34		174,490 90
	636 96	2,114 36	140 04	2,438 00	*954,479 08	1,144,604 14
	539,128 97	194,295 56	33,828 38	22,056 50	*1,077,626 86	12,510,153 79
	1,682,494 00	596,512 34	45,146 07	213,506 27	518,743 54	17,946,857 37
195 00	21,296 28	7,870 15	9,723 00	25,909 34	130,125 67	908,040 22
	11,024 14	3,191 32	540 18		3,221 25	723,251 93
94 23	36,029 36	2,331 50	247 59	26,513 50	9,741 47	1,010,592 46
602 77	128,966 45	204,392 91	17,163 28	42,925 00	226,793 55	11,082,159 14
354,607 97	16,512,481 62	4,885,504 11	546,937 85	1,316,105 55	*7,411,952 65	140,612,585 13
	8,924 01	384 46	1,239 11		355 00	348,272 92
	6,611 33	5,698 54	2,350 15	9,098 21	11,668 33	692,312 47
80 00	30,240 76	61,325 04	3,377 97	91,799 45	*752,634 29	2,344,892 70
4,699 47	782,266 87	475,453 38	23,084 75	159,315 83	322,676 46	11,013,423 58
14,342 73	49,799 80	137,323 69	41,724 74	30,000 00	201,343 53	4,650,930 93
16,880 72	21,095 47	25,757 11	1,772 67	3,316 16	100,717 08	792,117 52
	51,559 46	14,596 50	1,586 20	10,000 00	4,223 59	718,768 40
5,828 57	481,318 03	312,572 61	46,485 42	331,439 92	77,978 66	9,185,844 13
	1,077,604 09	434,333 97	20,985 92	157,903 78	147,511 90	9,291,537 94
5,033 29	44,108 64	205,096 12	33,369 86	203,373 81	567,949 81	6,014,788 51
7,975 81	20,528 20	88,346 82	43,614 69	160,057 73	1,696 34	2,094,732 79
	3,151,789 91	822,297 16	73,230 69	22,251 43	452,298 40	63,548,390 71
	19,431 84		1,023 36	2,400 00	1,377,470 45	1,722,301 11
	3,904 97	22,517 06	1,842 34	36,420 48	6,627 37	674,587 93
8,532 73	133,502 15	64,705 39	22,515 85	37,945 12	339,559 03	8,884,694 21
	15,252 47	87,735 52	43,690 59	50,752 46	35,341 76	6,291,084 19
74 36	170,961 45	200,977 35	23,973 75	397,943 23	59,382 36	3,299,061 39
939 31	819,559 75	273,217 38	9,897 24		127,898 00	9,581,455 20
	30,373 61	3 27	1,947 09		62,567 09	288,348 74
	2,745,877 32	1,198,505 82	73,408 78	109,689 88	1,925,021 34	33,875,310 13
	16,773 25	18,026 76	20,413 17		1,374 36	2,258,456 00
	23,370,195 73	2,949,621 51	507,303 09	3,816,092 29	*123,313,883 11	301,982,699 39
	15,337 50	125,893 13	8,445 11	10,000 00	12 81	3,238,870 47
	65,152 51	94,222 83	10,206 16	72 00	11,663 67	2,858,487 72
	51,783 21	393,330 11	49,247 31	95,472 89	408,123 89	12,459,993 22

TABLE I—INCOME DURING 1921—LIFE INSURANCE COMPANIES—Concluded.

Name.	PAID BY POLICY HOLDERS.			Supple- mentary contracts.	INTEREST AND DIVIDENDS.
	New premiums.	Renewal premiums.	Total premiums received.		Mortgage loans.
COMPANIES OF OTHER STATES —Concluded.					
Morris Plan (N. Y.).....	\$177,738 95	\$458 51	\$178,197 46		
Mutual Benefit (N. J.).....	6,076,800 92	40,950,643 31	47,027,444 23	\$1,241,617 37	\$6,126,097 67
Mutual Life (Md.).....	388,949 99	1,009,409 46	1,398,359 45		83,522 09
Mutual Life (N. Y.).....	17,356,668 91	72,953,030 23	90,309,699 14	1,438,429 82	5,642,906 68
National Benefit (D. C.).....	24,223 47	*522,979 71	547,203 18		
National (Ill.).....	772,619 93	3,389,048 58	4,161,668 51	33,103 93	414,456 17
National (Vt.).....	2,103,673 43	9,363,598 42	11,467,271 85	121,446 83	1,900,501 53
National Life and Accident (Tenn.).....	157,796 08	2,089,999 32	2,247,795 40		61,272 51
New England (Mass.).....	3,345,669 97	16,696,532 14	20,042,202 11	281,613 36	1,071,786 75
New York (N. Y.).....	26,744,780 30	122,361,767 74	149,106,548 04	1,347,873 29	9,127,537 84
North American (Ill.).....	408,395 52	1,391,540 70	1,799,936 22		234,175 29
Northwestern Mutual (Wis.) ..	10,452,650 11	67,070,328 39	77,522,978 50	1,746,054 62	11,575,945 26
NorthwesternNational,(Minn.)	861,890 08	3,126,533 38	3,988,424 36	26,059 48	349,236 16
Pacific Mutual (Cal.).....	3,045,870 64	10,232,934 00	13,278,804 64	130,592 53	1,531,701 56
Penn Mutual (Pa.).....	5,149,754 76	32,553,741 48	37,703,496 24	735,657 06	4,841,991 34
Peoples Life (Ind.).....	123,673 94	460,071 81	583,745 75		84,285 68
Philadelphia (Pa.).....	415,395 44	1,465,604 49	1,880,999 93	25,060 28	155,128 30
Phoenix Mutual (Conn.).....	2,209,616 62	8,895,864 30	11,105,480 92	278,728 62	1,720,397 89
Provident Life and Trust (Pa.)	3,357,751 03	17,132,527 69	20,490,278 72	172,189 71	1,185,106 08
Providers Life (Ill.).....	50,423 51	175,498 38	225,921 89		5,505 14
Prudential (N. J.).....	13,160,569 31	174,565,807 18	187,726,376 49	1,843,445 34	11,793,403 88
Reinsurance Life (Iowa).....	117,138 59	134,372 33	251,510 92		31,464 36
Reliance (Pa.).....	2,316,491 47	4,868,808 52	7,185,299 99	31,985 43	65,240 88
Reserve Loan (Ind.).....	651,988 58	1,067,049 26	1,719,037 84		206,011 72
Royal Union (Iowa).....	365,597 24	2,042,407 20	2,408,004 44	4,427 00	364,549 94
Security (Va.).....	236,863 45	853,277 20	1,090,140 65		80,980 22
Security Mutual (N. Y.).....	406,552 53	1,954,844 32	2,361,396 85		224,308 15
State (Ind.).....	962,337 63	4,169,758 06	5,132,095 69	7,503 97	693,352 32
State (Mass.).....	1,421,368 97	9,359,923 71	10,781,292 68	159,936 37	1,197,530 37
Travelers (Conn.).....	8,463,541 02	32,288,407 81	40,751,948 83	1,270,749 86	2,704,309 89
United Life and Accident (N. H.).....	259,545 27	505,415 64	764,960 91	35,150 00	54,960 20
Union Mutual (Maine).....	292,292 32	2,180,616 92	2,472,909 24	22,324 58	33,105 16
United States (N. Y.).....	65,260 67	551,095 20	616,355 87	7,033 00	111,441 01
Volunteer Life (Tenn.).....	278,408 21	1,233,281 09	1,511,689 30	8,750 00	122,147 74
Totals.....	\$199,998,088 50	\$1,045,259,829 56	\$1,245,257,918 06	\$17,056,764 50	\$123,302,187 12
RECAPITULATION.					
Ohio companies.....	\$6,379,602 18	\$38,277,503 09	\$44,657,105 27	\$209,030 59	\$8,003,295 48
Companies of other states.....	199,998,088 50	1,045,259,829 56	1,245,257,918 06	17,056,764 50	123,302,187 12
Aggregate.....	\$206,377,690 68	\$1,083,537,332 65	\$1,289,915,023 33	\$17,325,795 09	\$131,305,482 60

*Includes Health and Accident.

TABLE I—INCOME DURING 1921—LIFF INSURANCE COMPANIES—Concluded.

INTEREST AND DIVIDENDS.				Rent.	All other receipts.	Total income.
Collateral loans.	Bonds and stocks.	Premium notes, policy loans or liens.	Deposits and from other sources.			
	\$7,119 79	\$22 68	\$3,874 19		\$60 85	\$189,274 97
\$387,906 45	4,306,405 12	2,851,845 24	70,545 76	\$260,299 59	16,335 71	62,288,497 14
3,937 50	36,329 05	376 38	11,247 18	8,290 74	2,165 00	1,544,227 39
	19,602,879 81	4,645,090 85	949,860 49	1,409,213 58	9,390,182 51	133,388,262 88
11 51	24,243 58	6 05	174 18	11,011 20	18,986 76	601,636 46
	236,040 24	241,093 03	22,350 79	1,301 61	27,102 30	5,137,116 58
	1,241,581 50	639,700 09	29,349 66	33,460 00	647,115 36	16,080,426 82
3,649 64	85,685 40		3,625 61	6,587 46	*8,541,720 30	10,950,336 32
8,583 01	2,907,177 99	1,009,057 43	41,947 30	255,035 82	1,249,521 51	26,857,925 28
379,381 55	27,161,018 43	7,798,510 90	541,936 50	1,037,532 39	7,031,570 80	203,531,909 74
186 16	21,592 93	58,626 40	18,516 82	14,741 00	64,985 65	2,212,760 47
	7,548,292 03	3,830,927 22	284,534 58	438,169 12	573,509 58	103,520,410 91
	41,001 60	116,138 64	26,300 43	920 00	5,852 28	4,553,932 95
346,872 40	457,521 53	644,698 85	58,506 48	314,467 03	160,731 50	16,923,896 52
59,727 09	4,241,535 59	2,091,881 35	85,059 58	272,384 55	987,198 25	51,018,931 05
	2,125 00	19,773 77		10,872 00	409 38	701,211 58
	116,122 85	77,148 32	28,228 39	35,800 04	90,496 93	2,408,985 04
	607,742 14	405,036 13	35,959 29	148,158 63	753,453 41	15,054,957 03
315,750 08	3,276,710 28	830,135 87	18,466 89	88,241 87	313,716 54	26,690,596 04
	22,878 75	602 92	144 88	3,643 90	32,511 47	291,208 95
53,685 62	18,220,867 82	2,165,252 37	423,584 85	1,498,852 74	1,114,257 59	224,839,726 70
	4,416 59		23,094 78		525 00	311,011 65
	487,826 96	171,526 95	22,564 05	9,625 00	*634,719 07	8,608,788 33
	10,924 43	63,656 36	8,013 21	12,151 59	39,060 31	2,058,855 46
	910 53	95,240 24	1,877 06	954 48	78,233 40	2,954,197 09
4,209 03	76,862 81	43,164 36	3,344 68		5,962 90	1,304,664 65
	191,028 40	127,414 13	5,486 60	72,408 09	26,264 10	3,008,306 32
	236,254 45	326,327 59	13,037 99	125,384 81	66,392 54	6,600,349 36
1,968 75	1,469,084 88	514,042 12	37,807 32	198,755 89	336,198 36	14,696,616 74
	2,848,917 20	1,022,055 93	88,097 57	513,130 56	391,824 38	49,591,034 22
117 00	26,313 52	16,013 36	649 81	2,400 00	39,356 14	939,920 94
6,062 69	627,811 60	161,097 99	8,337 38	50,019 32	39,171 16	3,420,839 12
900 00	129,087 14	57,574 21	1,605 35	49,826 25	179,926 64	1,153,749 47
	79,162 69	96,171 98	5,401 35	129,722 47	43,442 07	1,996,487 60
\$2,093,128 10	\$153,757,584 37	\$46,413,022 03	\$4,786,736 40	\$15,107,351 62	\$178,450,398 67	\$1,786,225,090 87
\$6,024 59	\$780,474 53	\$1,543,986 22	\$75,692 37	\$502,157 03	\$2,131,119 23	\$57,968,885 31
2,093,128 10	153,757,584 37	46,413,022 03	4,786,736 40	15,107,351 62	178,450,398 67	1,786,225,090 87
\$2,099,152 69	\$154,538,058 90	\$47,957,008 25	\$4,862,428 77	\$15,609,508 65	\$180,581,517 90	\$1,844,193,976 18

TABLE II—DISBURSEMENTS DURING 1921—LIFE INSURANCE COMPANIES.

Name.	PAID TO POLICY HOLDERS.			Supplementary contracts.	Interest or dividends to stockholders.
	Death claims and matured endowments.	Annuities, surrender values and dividends.	Total.		
OHIO COMPANIES.					
Capital Savings Life.....					
Cleveland Life.....	\$190,055 37	\$100,209 86	\$290,265 23	\$1,467 24	\$15,902 82
Columbia.....	87,117 59	96,308 10	183,425 69	600 00	13,581 77
Columbus Mutual.....	116,427 29	205,489 67	321,916 96	1,304 92	31,306 38
Federal Union.....	141,235 04	9,892 71	151,127 75		
Gem City.....	17,556 10	5,725 75	23,281 85		
Midland Mutual.....	145,390 54	206,608 07	351,998 61	2,498 44	49,424 45
Ohio National.....	137,391 29	44,141 93	181,533 22	1,316 19	22,360 50
Ohio State.....	104,580 98	59,224 83	163,805 86	500 00	23,232 83
Toledo Travelers.....	27,509 00	6,007 47	33,516 47		
Supreme Life and Casualty.....					
Union Central.....	10,212,128 81	7,539,465 17	17,751,593 98	233,326 02	228,187 47
Western and Southern.....	2,153,920 56	222,945 62	2,376,866 18		650,000 00
Totals.....	\$13,333,312 57	\$8,496,019 23	\$21,829,331 80	\$241,012 81	\$1,033,996 22
COMPANIES OF OTHER STATES.					
Aetna (Conn.).....	\$12,758,702 93	\$5,514,962 58	\$18,273,665 51	\$177,025 61	\$825,030 49
American Bankers (Ill.).....	84,504 55	43,536 84	133,041 39	989 88	2,228 98
American Central (Ind.).....	572,640 08	413,032 55	985,672 63	5,328 74	10,988 09
American Life (Mich.).....	203,894 32	246,408 54	450,302 86	6,071 80	521 76
American Life (Texas).....	39,584 63		39,584 63		
American National (Mo.).....	38,258 19	13,363 35	51,621 54	360 00	
Bankers (Iowa).....	6,359,667 44	1,549,552 38	7,909,219 82	16,130 13	16,443 37
Bankers (Neb.).....	752,306 80	595,504 39	1,347,811 19	9,877 25	8,000 00
Berkshire (Mass.).....	1,800,265 00	1,287,466 60	3,087,731 60	22,761 71	2,715 20
Canada (Canada).....	3,504,566 55	3,027,199 12	6,531,765 67	34,800 12	257,999 62
Central (Iowa).....	399,331 06	465,796 26	865,127 32	4,086 56	2,443 63
Century (Ind.).....	29,002 33	3,589 46	32,591 79		
Clover Leaf Life and Casualty (Ill.).....	28,747 30	9,935 31	38,682 61		
Connecticut General (Conn.).....	2,925,442 52	1,130,545 99	4,055,988 51	160,195 42	125,401 38
Connecticut Mutual (Conn.).....	5,605,265 85	3,490,329 96	9,095,595 81	102,305 72	433,891 69
Conservative (W. Va.).....	136,492 47	37,767 04	174,259 51	1,068 00	
Continental (Ill.).....	59,640 10	13,445 63	73,085 73	360 00	8,000 00
Equitable (D. C.).....	130,094 02	37,115 09	167,209 11	300 00	7,200 00
Equitable (Iowa).....	1,479,625 99	1,655,447 70	3,135,073 69	34,897 39	67,435 13
Equitable (N. Y.).....	46,120,621 46	37,558,142 11	83,678,763 57	2,143,185 44	381,203 25
Farmers and Traders (N. Y.).....	32,193 44	9,577 19	41,770 63		
Farmers National (Ind.).....	65,545 01	27,105 55	92,650 56		
Federal (Ill.).....	344,530 65	317,812 44	662,343 09	10,696 67	24,139 54
Fidelity Mutual (Pa.).....	2,553,593 82	1,989,192 37	4,542,786 19	59,017 96	73,151 38
Franklin Life (Ill.).....	820,685 87	823,887 43	1,644,573 30	5,501 71	5,099 92
George Washington (W. Va.).....	99,513 27	66,267 68	165,780 95	289 00	15,000 00
Girard (Pa.).....	72,731 00	88,564 56	161,295 56	952 60	268 06
Guardian Life (N. Y.).....	2,217,976 25	2,242,769 57	4,460,745 82	21,066 48	32,871 66
Home (N. Y.).....	2,888,245 23	1,852,095 58	4,740,340 81	40,726 32	22,812 38
International (Mo.).....	744,630 88	749,235 70	1,493,866 58	13,447 35	309,323 02
Inter-Southern (Ky.).....	385,469 12	181,001 15	566,470 27	20,547 96	135 64
John Hancock (Mass.).....	12,589,172 21	7,954,742 91	20,543,915 12	90,927 00	77,834 08
Kentucky Central (Ky.).....	128,854 50	51 92	128,906 42		50,000 00
Lafayette Life (Ind.).....	77,442 44	78,378 42	155,820 86	1,300 00	937 69
Life Insurance Co. of Va. (Va.).....	1,543,368 91	309,362 37	1,853,052 28	4,502 79	492,000 00
Lincoln National (Ind.).....	882,213 97	352,051 75	1,234,265 72	1,975 74	88,460 31
Manhattan (N. Y.).....	1,258,572 39	806,616 73	2,065,189 12	13,853 84	14,196 43
Manufacturers (Canada).....	1,820,267 08	1,174,679 12	2,994,946 20	8,877 31	24,397 41
Maryland Assurance (Md.).....	27,426 00	314 01	27,740 01		
Massachusetts Mutual (Mass.).....	5,941,399 75	7,200,612 39	13,142,012 14	259,097 59	765,551 84
Merchants (Iowa).....	637,102 96	93,949 13	731,052 09	3,200 00	
Metropolitan (N. Y.).....	33,961,129 97	12,704,650 48	46,665,780 45	324,833 22	36,250 26
Michigan Mutual (Mich.).....	1,113,573 75	454,844 78	1,568,418 53	7,922 46	40,000 00
Minnesota Mutual (Minn.).....	449,847 31	436,227 91	886,075 22	6,851 05	3,314 14
Missouri State (Mo.).....	1,917,827 02	1,379,050 55	3,296,877 57	14,679 79	199,243 49

TABLE II—DISBURSEMENTS DURING 1921—LIFE INSURANCE COMPANIES.

COMMISSIONS.		Salaries and expenses of officers, employes and medical examiners.	Repairs, expenses and taxes on real estate.	All other taxes, licenses and department fees.	All other disbursements.	Total disbursements.
New.	Renewals.					
		\$389 03		\$127 00	\$1,003 11	\$1,519 14
\$106,984 04	\$57,429 88	96,853 92	\$18,727 01	16,109 84	106,760 19	710,500 17
49,374 87	11,444 40	41,206 83	483 45	10,880 13	79,025 79	390,022 93
282,177 27	39,563 08	2,522 79	2,522 79	15,719 65	*94,810 68	901,898 69
61,223 28	31,228 15	69,688 80	5,662 50	5,688 55	138,922 22	463,551 25
33,536 96	3,895 56	20,011 90		1,517 34	*67,473 27	149,716 88
147,956 10	107,327 26	137,356 97		18,965 48	67,805 68	883,332 99
224,981 71	44,572 56	92,859 19	206 40	23,155 47	*186,675 74	777,660 98
126,152 95	57,904 63	96,613 13		14,065 51	*124,541 67	606,816 58
1,669 54	414 61	8,831 96		2,926 34	8,499 58	55,858 50
1,858 61		3,648 51			18,374 97	23,882 09
1,648,682 19	1,604,360 77	1,245,598 56	253,486 96	1,266,896 54	2,265,357 05	26,497,489 54
632,685 54	1,335,342 33	444,528 31	11,825 19	172,272 27	1,079,075 48	6,702,595 30
\$3,317,283 06	\$3,293,483 23	\$2,370,164 07	\$292,914 30	\$1,548,324 12	\$4,238,335 43	\$38,164,845 04
\$2,101,508 94	\$1,371,930 06	\$1,687,336 89	\$145,221 01	\$891,076 10	\$1,069,294 95	\$26,542,089 56
83,773 22	50,366 16	88,070 51	9,364 14	13,674 24	215,077 95	596,586 47
365,498 90	96,842 06	291,407 49	33,842 84	38,440 87	192,196 72	2,020,218 34
92,357 25	98,599 75	113,702 22	19,399 65	16,392 21	197,612 03	994,959 53
46,420 92	345 75	27,760 10		13,168 44	12,594 95	139,874 79
68,716 28	29,856 48	38,607 11	3,145 60	7,630 73	70,928 86	270,866 60
1,494,584 10	614,388 73	933,846 27	1,373 74	338,989 68	990,784 99	12,315,760 83
138,054 50	106,573 77	141,610 51	17,994 86	51,892 08	109,140 94	1,930,955 10
202,588 74	241,620 85	324,230 47	40,238 94	89,436 88	202,066 02	4,213,390 41
932,967 97	456,227 52	802,963 34	256,806 86	222,249 29	3,071,424 45	12,567,204 84
407,915 59	161,784 27	284,013 38	252 01	111,290 12	365,927 35	2,202,840 23
50,797 93	5,207 95	28,396 00		10,718 00	11,090 91	138,802 58
46,121 17	2,596 01	27,584 35	740 22	10,655 82	*961,728 53	1,088,108 71
778,982 94	460,649 31	700,348 49	44,978 01	224,923 84	*1,071,420 75	7,622,888 65
764,588 75	701,021 57	679,027 03	159,573 86	391,783 80	449,236 02	12,777,024 25
126,152 26	27,309 76	55,904 72	10,586 57	11,615 15	51,948 72	458,844 69
196,725 79	24,952 90	30,223 82		18,792 64	14,295 16	366,434 04
94,034 92	93,114 33	57,533 57	15,486 68	25,490 54	119,693 08	580,062 23
733,835 78	412,859 91	629,984 60	22,165 21	221,481 00	350,146 48	5,607,879 39
7,158,312 86	3,951,400 70	5,589,254 79	705,183 81	1,773,411 04	*10,765,829 76	116,146,545 22
24,378 94	9,237 87	27,808 21		5,595 27	36,398 93	145,189 85
176,553 50	34,199 49	71,575 68	3,372 58	11,108 93	55,959 73	445,420 47
165,687 31	55,834 78	146,944 39	72,354 05	35,416 56	*764,403 47	1,937,819 86
594,377 84	371,127 37	619,064 57	151,205 66	183,044 71	413,098 31	7,006,873 99
552,089 47	149,090 96	349,995 53	17,155 77	92,247 38	505,868 21	3,321,622 25
70,309 35	17,926 88	71,290 75	1,020 54	9,265 45	57,272 45	408,155 37
77,788 65	23,876 03	69,009 63	4,903 54	12,234 77	26,145 53	376,474 37
558,160 36	321,760 86	723,517 63	189,308 03	180,093 76	2 75,513 96	6,763,038 56
411,504 29	384,656 23	519,808 57	89,397 44	143,534 04	225,136 41	6,577,916 69
690,615 57	162,580 32	300,012 83	168,837 12	146,086 30	617,563 86	3,902,332 95
287,217 97	73,015 18	149,535 43	79,135 87	24,437 94	130,830 61	1,331,326 87
1,680,059 46	1,303,766 99	3,643,109 37	2,273 35	960,181 26	8,648,392 89	36,950,459 52
76,279 74		20,859 54	381 97	7,422 91	1,375,695 24	1,659,545 82
57,791 98	13,836 37	54,048 82	26,911 45	12,666 24	38,637 15	361,950 56
1,016,556 77	109,115 52	915,273 06	18,124 55	231,218 71	617,361 47	5,257,205 15
1,125,020 09	164,099 19	563,353 25	34,282 90	89,045 07	570,597 79	3,871,100 06
158,881 70	98,889 97	98,889 97	267,447 53	48,069 29	195,150 23	3,070,230 10
1,029,387 63	378,203 83	622,589 78	5,890 02	129,797 02	481,165 00	5,675,254 20
22,830 11	7,668 85	59,423 56		12,534 36	93,038 01	223,234 90
1,503,723 65	1,464,758 72	1,192,627 04	76,143 00	510,491 08	581,376 93	19,495,781 99
272,645 20	56,052 56	158,390 78		86,173 17	168,267 86	1,475,781 66
7,800,985 86	6,938,839 79	7,336,748 27		2,383,236 14	*100,425,584 56	171,911,360 55
217,570 41	102,236 63	290,473 88	3,113 49	66,921 85	115,097 47	2,411,754 72
311,671 03	107,797 49	171,131 10	77 95	73,347 18	220,657 24	1,780,822 40
1,558,511 07	424,252 80	737,860 09	63,299 42	285,185 21	*926,270 64	7,506,180 08

TABLE II—DISBURSEMENTS DURING 1921—LIFE INSURANCE COMPANIES—Concluded.

Name.	PAID TO POLICY HOLDERS.			Supplementary contracts.	Interest or dividends to stockholders.
	Death claims and matured endowments.	Annuities, surrender values and dividends.	Total.		
COMPANIES OF OTHER STATES —Concluded.					
Morris Plan (N. Y.).....	\$23,714 16		\$23,714 16		
Mutual Benefit (N. J.).....	13,976,442 22	\$15,234,580 56	29,211,022 78	\$884,723 77	
Mutual Life (Md.).....	214,727 15	27,805 26	242,532 41		
Mutual Life (N. Y.).....	38,493,063 28	56,746,175 50	95,239,238 78	795,030 07	\$88,145 83
National Benefit (D. C.).....	132,105 67		132,105 67		2,884 20
National (Ill.).....	1,069,615 66	872,422 92	1,942,038 58	16,539 25	100,000 00
National (Vt.).....	4,145,713 37	4,754,189 93	8,899,903 30	62,725 96	17,197 97
National Life and Accident (Tenn.).....	706,765 91	332 84	707,098 75		
New England (Mass.).....	5,624,750 43	5,193,878 22	10,818,628 65	156,099 48	33,461 59
New York (N. Y.).....	58,499,624 83	65,808,784 43	124,308,409 26	1,034,846 69	948,105 51
North American (Ill.).....	281,377 66	222,717 01	504,094 67	6,374 72	139,880 00
Northwestern Mutual (Wis.).....	26,189,223 22	27,721,144 09	53,910,367 31	857,967 20	59,386 40
Northwestern National (Minn.).....	776,587 76	623,725 85	1,400,313 61	2,111 83	7,321 66
Pacific Mutual (Calif.).....	3,359,690 25	2,959,638 87	6,319,329 12	42,218 57	99,977 63
Penn Mutual (Pa.).....	13,599,678 47	13,079,376 53	26,679,055 00	669,075 24	250,549 74
Peoples Life (Ind.).....	83,500 51	55,467 01	138,967 52		7,222 37
Philadelphia (Pa.).....	669,355 09	293,763 38	963,118 47	2,718 13	33,619 20
Phoenix Mutual (Conn.).....	3,592,963 63	3,144,465 01	6,737,428 67	70,021 40	242,960 79
Provident Life and Trust (Pa.).....	8,229,621 19	5,848,996 62	14,078,617 81	174,957 60	27,976 49
Providers Life (Ill.).....	41,676 73	23,514 27	65,191 00		
Prudential (N. J.).....	42,643,629 77	26,326,883 21	63,970,512 98	998,324 73	407,399 77
Reinsurance Life (Iowa).....	85,298 75		85,298 75	889 00	30,000 00
Reliance (Pa.).....	1,035,492 49	732,542 40	1,768,034 89	7,090 13	66,872 29
Reserve Loan (Ind.).....	272,066 76	563,361 37	835,428 13	7,903 78	9,211 99
Royal Union (Iowa).....	479,798 45	815,254 54	1,295,052 99	12,076 00	37,085 97
Security (Va.).....	234,883 29	165,018 82	399,902 11	9,147 79	140 75
Security Mutual (N. Y.).....	754,756 99	599,782 69	1,354,539 68	3,702 79	6,475 87
State (Ind.).....	1,123,394 03	1,339,280 70	2,462,674 73	14,659 75	21,386 78
State (Mass.).....	3,914,197 32	2,971,302 16	6,885,499 48	72,904 23	150,085 95
Travelers (Conn.).....	12,080,834 51	2,865,520 48	14,946,354 99	948,258 66	
United Life and Accident (N. H.).....	194,664 91	65,176 78	259,841 69	3,400 00	
Union Mutual (Me.).....	1,553,764 06	1,166,417 00	2,720,181 06	15,541 38	6,240 10
United States (N. Y.).....	638,634 46	405,425 63	1,044,060 09	6,047 11	
Volunteer Life (Tenn.).....	245,583 36	151,965 11	397,548 47	6,708 04	50,000 00
Totals.....	\$400,569,483 73	\$339,170,091 81	\$739,739,575 54	\$10,512,076 11	\$7,268,078 69
RECAPITULATION.					
Ohio companies.....	\$13,333,312 57	\$8,496,019 23	\$21,829,331 80	\$241,012 81	\$1,033,996 22
Companies of other states.....	400,569,483 73	339,170,091 81	739,739,575 54	10,512,076 11	7,268,078 69
Aggregate.....	\$413,902,796 30	\$347,666,111 04	\$761,568,907 34	\$10,753,088 92	\$8,302,074 91

*Includes health and accident.

TABLE II—DISBURSEMENTS DURING 1921—LIFE INSURANCE COMPANIES—Concluded.

COMMISSIONS.		Salaries and expenses of officers, employees and medial examiners.	Repairs, expenses and taxes on real estate.	All other taxes, licenses and department fees.	All other disbursements.	Total disbursements.
New.	Renewals.					
\$51,092 90	\$45 85	31,995 91		\$7,448 07	\$16,430 00	\$130,726 89
2,369,863 72	2,418,476 30	1,270,138 09	\$169,029 91	962,830 11	736,999 93	38,023,084 61
472,905 48		213,777 55	8,538 75	12,016 87	42,144 35	991,915 41
5,760,369 17	3,609,123 80	4,193,721 93	829,777 41	1,631,003 34	13,627,501 13	125,775,911 51
115,789 06	4,258 76	221,374 69	6,772 94	25,618 64	71,020 23	579,824 19
406,838 21	212,573 33	429,285 27	738 71	101,880 26	252,804 66	3,462,698 27
762,251 67	621,072 01	617,176 91	24,682 17	297,207 94	1,266,070 26	12,568,288 19
56,023 48	493,371 30	378,305 94	10,021 11	75,318 67	*8,190,522 69	9,910,661 94
1,343,317 92	1,011,263 02	964,206 76	206,358 32	390,167 50	502,413 26	15,425,916 50
11,075,827 22	4,198,687 80	6,650,739 18	488,346 74	5,555,485 85	7,704,316 76	161,964,765 01
223,987 97	90,817 87	171,489 63	7,704 50	51,762 01	149,303 50	1,345,414 87
3,830,583 30	4,745,605 84	1,827,339 46	302,978 46	2,056,982 12	2,167,084 39	69,758,294 48
509,936 35	197,562 03	305,136 21	157 59	132,557 91	203,052 92	2,763,150 11
1,693,073 69	700,770 72	781,065 28	189,542 41	316,554 35	833,292 56	10,975,824 33
1,958,178 45	2,277,491 78	1,371,427 64	166,160 08	825,545 20	949,013 56	35,146,496 69
96,867 97	17,249 39	42,888 70	8,924 00	11,296 41	39,780 50	363,196 86
269,442 96	86,067 11	209,376 42	18,061 51	39,552 65	154,848 31	1,776,804 76
698,433 27	504,623 03	807,164 67	122,743 37	303,062 02	584,970 00	10,071,412 82
974,574 94	1,124,484 53	1,441,808 27	106,466 17	888,452 47	419,813 78	19,237,152 06
32,867 71	13,362 12	46,271 53	4,231 05	1,329 64	53,436 23	216,689 28
25,323,387 37	2,547,495 39	14,044,401 56	1,255,280 60	4,649,133 70	7,534,906 33	125,735,842 43
15,467 05	8,632 78	30,731 52		8,503 11	17,903 85	197,431 06
1,330,759 45	265,350 75	646,795 18	4,339 63	177,676 14	*744,062 55	5,010,981 01
416,330 99	43,992 97	163,242 37	12,267 11	51,393 66	89,868 30	1,629,639 30
224,050 12	131,030 89	195,386 61	1,605 05	65,311 77	99,862 91	2,061,462 31
179,650 02	35,734 36	103,425 25		25,198 26	86,760 78	839,959 32
135,651 99	109,266 91	254,804 35	57,799 10	46,139 79	254,858 30	2,223,238 78
726,611 39	330,613 71	383,701 48	91,399 52	121,123 95	159,822 86	4,311,994 17
563,994 26	651,031 15	502,456 30	96,214 26	267,747 34	519,333 59	9,709,266 56
3,336,854 16	1,675,570 55	3,003,825 15	196,916 16	1,022,811 13	2,572,228 52	27,707,819 32
103,669 84	21,771 67	143,673 61	3,946 66	28,620 63	101,848 45	674,772 55
104,399 22	115,683 47	190,521 10	34,969 26	51,018 15	107,574 77	3,346,128 51
23,796 18	24,120 97	97,027 07	32,273 15	13,555 12	283,829 39	1,524,709 08
195,953 67	65,301 38	132,123 48	73,963 37	39,915 69	118,099 37	1,079,613 47
\$101,716,337 91	\$50,032,981 06	\$73,428,614 48	\$7,293,199 31	\$30,476,692 74	\$188,521,701 61	\$1,203,989,257 45
\$3,317,283 06	\$3,293,483 23	\$2,370,164 07	\$292,914 30	\$1,548,324 12	\$4,238,335 43	\$38,164,845 04
101,716,337 91	50,032,981 06	73,428,614 48	7,293,199 31	30,476,692 74	188,521,701 61	1,203,989,257 45
\$105,033,620 97	\$53,326,464 29	\$75,798,778 55	\$7,586,113 61	\$32,025,016 86	\$192,760,037 04	\$1,247,154,102 49

TABLE III—ASSETS DECEMBER 31, 1921—LIFE INSURANCE COMPANIES.

Name.	Book value of real estate.	Mortgage loans.	Collateral loans.	Premium notes, policy loans and liens.	Book value of bonds and stocks.
OHIO COMPANIES.					
Capital Savings Life.....	\$40,000 00	\$100,000 00			
Cleveland Life.....	302,387 56	1,989,765 03		\$400,238 06	\$1,016,226 93
Columbia.....	21,374 26	1,458,342 91		341,964 42	211,427 00
Columbus Mutual.....	35,000 00	2,211,606 50		275,145 68	545,013 50
Federal Union.....	200,000 00	154,950 09		30,383 94	444,289 75
Gem City.....		261,200 00		43,215 99	123,817 33
Midland Mutual.....		4,354,915 97		726,709 65	526,858 60
Ohio National.....		2,331,332 22	\$4,995 00	274,350 55	324,405 90
Ohio State.....		2,320,774 12		276,217 40	511,141 80
Toledo Travelers.....				14,507 83	328,764 62
Supreme Life and Casualty.....					93,122 25
Union Central.....	2,319,355 24	112,469,525 17		30,537,770 52	7,298,612 00
Western and Southern.....	550,000 00	19,277,765 11		510,727 13	6,947,760 67
Totals.....	\$3,468,117 06	\$146,930,177 03	\$4,995 00	\$33,431,231 19	\$18,371,440 35
COMPANIES OF OTHER STATES.					
Aetna (Conn.).....	\$1,835,565 92	\$72,063,062 49	\$565,239 00	\$17,572,697 29	\$55,438,833 42
American Bankers (Ill.).....	314,310 22	903,559 81	145,390 39	287,973 01	88,595 00
American Central (Ind.).....	423,958 84	5,009,586 25		1,626,241 42	882,200 02
American Life (Mich.).....	500,036 52	4,039,142 15		1,188,017 86	11,967 48
American Life (Texas).....		456,145 57			58,834 00
American National (Mo.).....	57,249 59	868,114 40		85,335 50	75,496 27
Bankers (Iowa).....	60,116 60	40,725,758 71		3,202,643 44	3,559,562 87
Bankers (Neb.).....	156,654 40	15,337,893 87		2,353,327 43	1,089,366 65
Berkshire (Mass.).....	447,543 14	8,432,400 00	40,700 00	5,273,762 11	14,807,431 34
Canada (Canada).....	3,812,975 68	25,613,457 03	1,115,000 00	11,339,328 07	33,553,228 52
Central (Iowa).....	273,100 57	9,063,340 27		1,903,012 66	84,362 56
Century (Ind.).....		269,034 01		11,005 69	19,050 00
Clover Leaf Life and Casualty (Ill.).....	77,493 87	387,860 50		32,527 04	12,556 09
Connecticut General (Conn.) ..	610,225 46	18,697,678 60		4,388,517 76	10,350,619 33
Connecticut Mutual (Conn.).....	1,891,992 04	38,489,354 39		12,410,298 38	38,318,573 50
Conservative (W. Va.).....	513,608 09	555,625 00	2,000 00	138,696 36	485,529 26
Continental (Ill.).....		838,650 00		78,812 83	314,329 21
Equitable (D. C.).....	203,469 81	627,200 00	2,805 00	47,957 82	871,236 37
Equitable (Iowa).....	800,000 00	28,822,579 59		4,788,355 07	2,708,440 83
Equitable (N. Y.).....	14,492,288 27	154,033,029 51	2,643,800 00	99,137,083 43	360,166,986 02
Farmers and Traders (N. Y.).....		764,225 81		15,317 78	190,680 00
Farmers National (Ind.).....	74,571 86	1,014,263 41		61,349 79	36,600 00
Federal (Ill.).....	543,805 13	2,834,531 98	14,246 00	1,290,791 31	508,306 25
Fidelity Mutual (Pa.).....	1,468,937 43	17,908,071 27	101,000 00	9,330,151 58	16,802,613 00
Franklin Life (Ill.).....	338,841 20	7,544,666 00	279,940 00	3,073,305 03	1,082,734 58
George Washington (W. Va.).....	67,172 26	1,204,717 50	256,293 00	461,593 21	529,980 00
Girard (Pa.).....	150,870 75	636,000 09		312,711 79	1,228,068 68
Guardian Life (N. Y.).....	2,558,070 52	19,333,461 71		6,196,679 67	11,202,013 35
Home (N. Y.).....	1,500,000 00	8,230,745 00		7,976,937 06	25,098,736 56
International (Mo.).....	1,192,623 79	8,664,960 15	1,535,156 86	3,984,886 84	610,477 95
Inter-Southern (Ky.).....	2,176,355 31	1,330,866 35	118,425 09	1,984,518 06	428,346 95
John Hancock (Mass.).....	9,950,622 51	125,763,854 19		19,380,907 19	72,619,373 74
Kentucky Central (Ky.).....	100,000 00				496,691 77
Lafayette Life.....	431,080 38	1,326,549 60		424,269 35	91,850 00
Life Insurance Co. of (Va.).....	443,431 50	22,073,672 25	149,250 00	1,139,813 58	2,872,041 29
Lincoln National (Ind.).....	321,080 81	9,123,379 18		1,677,444 97	238,460 65
Manhattan (N. Y.).....	4,024,710 22	6,586,785 89		4,293,994 69	3,795,716 30
Manufacturers (Canada).....	215,000 00	14,399,524 91	9,064 83	5,012,452 93	15,230,920 50
Maryland Assurance (Md.).....				2,074 00	721,520 75
Massachusetts Mutual (Mass.).....	1,029,400 00	50,412,804 00		24,157,417 77	62,816,431 03
Merchants (Iowa).....	1,500 00	3,766,669 13		377,996 99	439,930 30
Metropolitan (N. Y.).....	28,278,013 67	454,517,998 53		75,176,500 08	505,251,586 45
Michigan Mutual (Mich.).....	458,779 80	11,982,967 63		2,476,514 61	862,512 00
Minnesota Mutual (Minn.).....	20,007 65	5,292,757 03		1,796,707 19	1,856,846 68
Missouri State (Mo.).....	595,115 90	22,306,752 53		6,839,269 71	195,592 42

TABLE III—ASSETS DECEMBER 31, 1921—LIFE INSURANCE COMPANIES.

Cash in office and bank	Interest and rents due and accrued.	Deferred and unpaid premiums.	All other assets.	Gross assets.	Assets not admitted.	Total admitted assets.
\$3,035 86	\$419 18		\$2,423 50	\$145,878 54	\$2,423 50	\$143,455 04
35,184 80	39,492 75	\$115,509 87	4,791 73	3,903,596 73	3,615 48	3,899,981 25
20,195 76	43,803 35	79,609 93	25,297 95	2,202,015 58	14,024 79	2,187,990 79
12,438 61	55,032 45	64,152 28	52,612 07	3,251,001 09	30,061 62	3,220,939 47
9,409 97	10,160 79	149,259 16	68,307 82	1,066,761 43	68,152 82	998,608 61
2,546 70	5,559 60	19,447 11	11,301 48	467,088 21	11,169 95	455,918 26
13,457 34	74,961 92	124,834 85	43,305 67	5,865,044 00	43,545 87	5,821,498 13
30,607 27	55,573 71	139,911 06		3,161,175 71	14,734 84	3,146,440 87
31,956 68	39,867 27	79,458 21	30,356 90	3,289,772 38	13,981 82	3,275,790 56
8,601 18	4,774 36	6,402 09		363,050 08		363,050 08
12,307 89	891 95	6,345 17	96,829 00	209,496 26	89,162 96	120,333 30
903,333 01	6,076,578 60	2,148,436 71	159,095 07	161,912,706 32	230,955 60	161,681,750 72
44,575 68	523,494 14	387,383 55	54,225 00	28,295,931 30		28,295,931 30
\$1,127,650 75	\$6,930,610 07	\$3,320,749 99	\$548,546 19	\$214,133,517 63	\$521,829 25	\$213,611,688 38
\$4,311,195 28	\$4,434,885 45	\$3,686,677 16	*\$3,848,447 55	\$191,756,603 56	\$38,557 32	*\$191,718,046 24
125,506 93	32,536 45	63,020 69	151,406 98	2,112,299 48	166,497 21	1,945,802 27
163,007 03	152,233 89	278,522 63	103,685 76	8,645,455 84	39,043 40	8,606,412 44
437,310 01	90,752 59	109,247 12	23,972 37	6,400,446 10	31,707 17	6,368,738 93
24,544 96	12,243 90	42,973 98	2,849 13	597,591 54	14,561 71	583,029 83
16,266 40	26,711 66	39,568 75	10,498 56	1,179,261 13	15,381 19	1,163,879 94
462,237 57	1,320,768 72	1,517,858 63	95,547 98	50,944,494 52	692,683 77	50,251,810 75
151,555 11	303,431 87	169,835 42		20,162,064 75		20,162,064 75
471,446 86	384,664 68	551,359 77	65,225 25	30,474,533 15	122,922 48	30,351,610 67
301,437 87	2,522,898 60	1,518,724 95	2,227 88	79,779,278 65		79,779,278 65
128,518 94	294,748 34	273,026 51	155,932 57	12,176,042 42	178,556 15	11,997,486 27
68,281 45	5,286 70	40,010 91	17,307 40	429,976 16	21,924 15	408,052 01
73,028 73	5,291 99	15,033 59	67,792 85	671,584 66	35,093 79	636,490 87
778,548 46	868,128 62	1,566,989 47	254,697 95	37,515,403 65	33,891 08	37,481,514 57
1,229,598 75	2,001,300 08	1,650,967 88	288,334 93	96,280,419 95	75,649 25	96,204,770 70
266,479 64	21,090 82	69,898 61	37,399 18	2,090,326 96	56,918 26	2,033,408 70
29,617 05	30,703 11	94,722 79	30,959 80	1,417,794 80	6,392 33	1,411,402 47
32,845 39	38,118 01	63,590 76	46,286 77	1,933,509 93	31,412 08	1,902,097 85
331,260 17	1,068,462 46	736,506 25	369,265 50	39,624,869 87	390,030 83	39,234,839 04
5,612,111 92	8,417,896 68	10,233,529 37	1,504,719 98	656,241,445 18	940,426 84	655,301,018 34
33,194 47	21,005 06	38,747 52	3,181 73	1,066,352 37	7,955 99	1,058,396 38
69,662 86	26,128 08	119,460 00	18,948 64	1,420,984 64	27,848 44	1,393,136 20
165,926 90	114,972 24	126,512 49	*87,127 14	5,686,219 44	84,675 90	5,601,543 54
722,515 75	806,747 31	760,586 19	475,878 32	48,376,500 85	865,911 78	47,510,589 07
299,184 79	336,797 80	309,953 54	203,408 37	13,468,831 36	203,302 00	13,265,529 36
52,732 84	30,061 52	55,558 87	50,081 20	2,703,190 40	50,316 68	2,657,873 72
122,961 52	33,819 55	91,982 90	34,650 88	2,611,066 07	77,011 59	2,534,054 48
449,287 52	632,716 23	1,057,668 40	43,187 12	41,473,084 52	321,034 37	41,152,050 15
302,345 86	372,254 09	949,919 52	1,940 33	44,432,878 42	1,210,550 87	43,222,327 55
856,490 82	538,655 21	252,960 84	393,215 48	18,029,427 94	209,963 10	17,819,464 84
534,240 27	93,894 55	187,560 28	106,266 66	6,960,473 52	87,026 07	6,873,447 45
1,904,055 98	5,302,965 62	5,447,435 20	-329,314 10	240,039,900 33	346,529 36	239,693,370 97
91,628 36	4,319 06		4,036 23	696,675 42		696,675 42
108,733 66	29,997 31	35,107 36	12,073 75	2,459,661 41	8,551 42	2,451,109 99
647,841 16	540,770 93	327,923 66	191,854 34	28,386,598 71	78,149 58	28,308,449 13
796,717 68	278,782 77	371,988 99	214,098 18	13,021,953 23	217,873 94	12,804,079 29
578,859 15	415,934 17	188,327 09	51,527 28	19,935,854 79	117,649 68	19,818,205 11
462,253 38	1,354,501 87	1,128,280 87	19,538 32	37,831,573 61	4,156 24	37,827,381 37
74,839 86	5,526 60	38,032 96	5,158 37	847,172 54	4,454 97	842,717 57
2,605,910 05	2,657,004 23	3,839,383 86	9,625 00	147,527,975 94	437,062 93	147,090,913 01
233,874 50	108,515 72	219,699 02	110,362 86	5,258,548 52	110,404 08	5,148,144 44
10,944,318 69	18,103,422 41	26,578,163 08	1,454,764 42	1,120,304,767 33	4,721,742 79	1,115,583,024 54
234,253 69	248,949 75	221,219 15	23,075 50	16,008,272 13	14,141 20	15,994,130 93
292,384 83	228,659 76	329,790 19	154,961 88	9,472,115 16	228,609 11	9,243,506 05
1,519,023 22	1,103,551 42	1,186,010 07	320,735 47	34,066,050 74	221,547 83	33,844,502 91

TABLE III—ASSETS DECEMBER 31, 1921—LIFE INSURANCE COMPANIES—Concluded.

Name.	Book value of real estate.	Mortgage loans.	Collateral loans.	Premium notes, policy loans and liens.	Book value of bonds and stocks.
COMPANIES OF OTHER STATES —Concluded.					
Morris Plan (N. Y.)				377 95	174,450 57
Mutual Benefit (N. J.)	2,626,796 02	123,735,785 02	5,805,000 00	57,066,087 15	102,673,339 78
Mutual Life (Md.)	105,633 98	1,855,760 50		3,493 28	934,277 66
Mutual Life (N. Y.)	11,706,467 68	111,760,865 78		96,751,667 37	443,929,767 56
National Benefit (D. C.)	56,762 28		190 00	95 95	526,306 74
National (Ill.)	54,424 08	8,159,026 91		4,682,899 85	6,338,199 13
National (Vt.)	919,000 00	35,567,513 98		12,453,972 41	27,356,613 07
National Life and Accident (Tenn.)	135,727 97	2,383,943 17	178,600 00		3,809,549 54
New England (Mass.)	3,168,932 00	22,588,182 97	108,500 00	20,604,071 44	66,442,700 00
New York (N. Y.)	8,362,881 00	183,722,805 92	2,301,000 00	164,305,881 49	610,965,321 26
North American (Ill.)	108,000 00	4,509,216 62		1,110,799 83	374,752 42
Northwestern Mutual (Wis.)	2,918,876 95	224,503,561 88		78,565,844 13	182,121,766 05
Northwestern National (Minn.)	72,418 05	8,211,902 00		2,007,182 48	858,762 49
Pacific Mutual (Calif.)	6,812,931 82	24,019,442 79	5,226,711 53	1,255,663 48	8,810,968 22
Penn Mutual (Pa.)	2,041,111 83	89,193,596 72	1,292,350 00	43,588,708 56	90,934,516 18
Peoples Life (Ind.)	100,000 00	1,530,686 00		365,244 90	50,000 00
Philadelphia (Pa.)	353,803 68	2,671,850 00		1,564,960 47	2,881,159 80
Phoenix Mutual (Conn.)	2,400,989 66	34,025,893 04		9,364,589 06	13,066,224 25
Provident Life and Trust (Pa.)	807,215 85	22,042,100 84	4,014,562 50	16,093,138 67	71,841,580 46
Providers Life (Ill.)	29,000 00	85,630 00		10,780 39	392,501 72
Prudential (N. J.)	15,678,238 17	258,732,150 81	932,000 00	54,169,515 83	423,983,333 41
Reinsurance Life (Iowa)		676,000 00			138,027 32
Reliance (Pa.)	158,743 86	1,220,746 88		3,401,047 38	11,233,306 51
Reserve Loan (Ind.)	102,795 95	3,895,889 00		1,134,060 86	220,301 07
Royal Union (Iowa)	71,506 97	8,359,302 00		1,881,069 13	
Security (Va.)	32,681 43	1,239,600 00	67,423 89	1,002,645 22	1,761,242 35
Security Mutual (N. Y.)	743,570 07	4,213,541 50		2,267,983 02	4,068,573 27
State (Ind.)	1,085,879 39	12,448,068 68		6,563,474 49	4,811,293 45
State (Mass.)	1,835,240 00	22,304,150 00	25,000 00	10,628,713 90	33,996,010 04
Travelers (Conn.)	7,600,617 76	53,761,919 45		21,384,906 37	67,751,557 50
United Life and Accident (N.H.)	28,655 86	1,102,106 49	5,250 00	268,299 55	567,047 66
Union Mutual (Me.)	516,168 95	705,885 97	99,131 00	3,157,820 03	14,878,411 77
United States (N. Y.)	333,579 55	1,831,100 00	15,000 00	923,324 79	2,939,995 03
Volunteer Life (Tenn.)	796,210 62	2,202,838 07		1,573,805 58	1,259,032 50
Totals	\$154,175,441 14	\$2,495,414,759 24	\$27,049,029 09	\$971,461,343 41	\$3,449,816,118 67
RECAPITULATION.					
Ohio companies	\$3,468,117 06	\$146,930,177 03	\$4,995 00	\$33,431,231 19	\$18,371,440 35
Companies of other states	154,175,441 14	2,495,414,759 24	27,049,029 09	971,461,343 41	3,449,816,118 67
Totals	\$157,643,558 20	\$2,642,344,936 27	\$27,054,024 09	\$1,004,892,574 60	\$3,468,187,559 02

*Includes health and accident department.

TABLE III—ASSETS DECEMBER 31, 1921—LIFE INSURANCE COMPANIES—Concluded.

Cash in office and bank.	Interest and rents due and accrued.	Deferred and unpaid premiums.	All other assets.	Gross assets.	Assets not admitted.	Total admitted assets.
\$127,013 60	\$3,745 66	\$2,733 84	\$751 60	\$309,073 22	\$251 60	\$308,821 62
2,560,710 06	5,937,064 07	5,358,488 84	1,811 65	305,765,082 59	5,788,558 97	299,976,523 62
196,570 92	52,078 27		138,701 85	3,286,516 46	87,399 07	3,199,117 39
6,684,497 22	8,861,375 34	5,319,202 30	1,326,276 83	686,340,120 08	8,834,620 81	677,505,499 27
6,791 05	11,923 00	9,971 45	65,865 48	677,905 95	80,521 61	597,384 34
1,057,541 53	427,821 73	402,471 76	*573,481 69	21,695,866 68	227,014 00	21,468,852 68
1,003,324 84	2,022,059 89	1,469,604 69	5,261 50	80,797,350 38	1,040,381 68	79,756,968 70
479,610 33	35,401 29	52,839 05	106,410 03	7,182,081 38	25,076 44	7,157,004 94
1,142,570 53	1,700,737 68	1,748,409 26	10,661 88	117,514,765 76	1,305,940 06	116,203,825 70
10,238,378 85	14,752,552 01	14,674,443 08	999,380 25	1,010,322,643 86	57,690,505 06	952,632,138 80
340,197 35	152,116 07	179,112 33	52,410 85	6,826,605 47	71,450 11	6,755,155 36
3,763,547 10	8,489,564 32	7,568,659 80	20,522 91	507,952,343 14	866,648 82	507,085,694 32
388,347 93	316,075 65	530,278 23	233,746 30	12,618,713 13	167,788 48	12,450,924 65
2,212,738 93	862,389 72	1,545,454 65	4,558,984 35	65,305,285 49	106,034 33	65,199,251 16
2,460,028 12	3,589,180 61	5,609,914 80	79,555 63	238,788,962 45	4,803,414 62	233,985,547 83
10,181 72	30,964 84	93,026 88	15,297 25	2,195,401 59	21,557 52	2,173,844 07
518,652 00	140,621 00	148,759 00	32,095 48	8,211,901 43	55,633 04	8,156,268 39
1,145,380 24	1,432,148 29	1,137,085 05	186,717 42	62,759,027 01	71,426 09	62,687,600 92
281,673 34	1,975,124 70	2,983,324 76	8,656,987 43	128,695,708 55	296,190 78	128,399,517 77
20,675 24	10,477 50	27,380 98	13,414 42	589,860 25	6,099 98	583,760 27
13,385,313 48	13,005,404 13	12,969,883 99	2,402,446 73	795,258,286 55	5,750,062 77	789,508,223 78
227,844 12	26,285 06	21,472 75	951 56	1,090,580 81	2,676 47	1,087,901 34
575,367 32	217,130 97	913,794 90	*423,228 71	18,193,366 53	243,744 71	17,949,621 82
124,735 13	129,070 41	151,026 52	45,641 89	5,803,520 83	50,850 39	5,752,670 44
103,605 17	430,109 45	100,843 64	3,045 10	10,954,481 46	9,210 14	10,945,271 32
175,830 55	75,562 06	116,820 87	50,678 34	4,522,484 71	80,415 35	4,442,069 36
229,502 36	235,047 07	326,396 62	131,044 54	12,215,658 45	59,529 53	12,156,128 92
495,262 29	312,211 66	457,965 70	186,251 63	26,360,407 29	138,851 58	26,221,555 71
919,367 67	1,122,970 04	1,660,960 44		72,492,412 09	273,299 84	72,219,112 25
3,915,187 97	2,728,618 72	5,639,495 09	*57,278,783 50	220,061,086 36	1,055,404 12	219,005,682 24
53,381 03	50,788 14	102,640 57	8,629 32	2,136,798 62	13,238 49	2,168,560 13
187,668 08	215,491 07	217,003 59	251 86	20,007,832 32	937,132 99	19,020,699 33
67,085 46	82,830 35	37,655 57	28,196 45	6,258,767 20	33,693 03	6,225,074 12
138,558 83	99,021 99	154,961 50	22,209 27	6,216,728 41	28,180 65	6,218,547 76
\$94,366,176 75	\$125,016,090 64	\$138,316,439 79	\$116,396,725 46	\$7,572,012,124 19	\$102,827,922 11	\$7,469,184,202 08
\$1,127,650 75	\$6,930,610 07	\$3,320,749 99	\$548,546 19	\$214,133,517 63	\$521,829 25	\$213,611,688 38
94,366,176 75	125,016,090 64	138,316,439 79	116,396,725 46	7,572,012,124 19	102,827,922 11	7,469,184,202 08
\$95,493,827 50	\$131,946,700 71	\$141,637,189 78	\$116,945,271 65	\$7,786,145,641 82	\$103,349,751 36	\$7,682,795,890 46

TABLE IV—LIABILITIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES.

Name.	LIABILITIES TO POLICY HOLDERS.				
	Net reserve.	Extra reserve for total and permanent disability and accidental death benefits.	Present value of amounts not due on supplementary contracts and for total disability benefits.	Policy claims.	Dividends left with company to accumulate at interest and accrued interest thereon.
OHIO COMPANIES.					
Capital Savings Life.....					
Cleveland Life.....	\$3,398,953 00	\$16,988 00	\$13,945 08	\$7,490 48	\$42,986 94
Columbia.....	1,806,915 00	2,113 30	3,297 00	13,125 00	18,376 41
Columbus Mutual.....	2,275,018 00	26,838 32	21,969 82	10,340 00	158,540 07
Federal Union.....	688,373 00	2,675 00		1,500 00	
Gem City.....	325,582 00	516 05			
Midland Mutual.....	4,963,892 00	40,366 00	26,094 54	2,000 00	74,191 73
Ohio National.....	2,241,274 00	10,971 00	27,618 00	12,500 00	
Ohio State.....	2,805,659 00	3,638 00	1,425 00	4,095 00	8,769 12
Toledo Travelers.....	253,030 00	190 73		1,094 17	1,023 61
Supreme Life and Casualty.....	4,511 00				
Union Central.....	137,210,873 00	216,739 00	1,825,477 00	766,873 77	252,321 55
Western and Southern.....	25,807,865 00	454 75		56,390 12	
Totals.....	\$181,781,945 00	\$321,490 15	\$1,919,826 44	\$875,408 54	\$556,209 43
COMPANIES OF OTHER STATES.					
Aetna (Conn.).....	\$132,510,267 00	\$1,831,463 00	\$1,636,987 00	\$1,035,334 38	\$1,485,165 62
American Bankers (Ill.).....	1,585,305 00	2,551 47	7,420 09	4,750 00	18,891 82
American Central (Ind.).....	7,612,840 00	24,839 02	70,580 54	114,177 70	1,091 71
American Life (Mich.).....	5,791,335 98	66,051 69	145,531 89	27,840 01	13,842 88
American Life (Texas).....	141,977 00	11,613 54		13,788 00	
American National (Mo.).....	830,721 00	9,040 58	5,297 00	19,315 00	
Bankers (Iowa).....	31,531,344 00	394,749 00	230,355 24	582,214 00	299,549 00
Bankers, Neb.).....	13,657,582 34		83,114 10	21,600 00	
Berkshire (Mass.).....	28,043,501 00	1,589 00	211,706 00	125,196 00	22,094 47
Canada (Canada).....	68,245,530 00	101,266 00	458,916 00	539,605 92	79,447 00
Central (Iowa).....	9,946,530 13	175,077 95	65,542 79	118,662 00	33,714 41
Century (Ind.).....	178,840 79				
Clover Leaf Life and Casualty (Ill.).....	351,492 00	838 00		995 78	
Connecticut General (Conn.).....	31,767,139 00	241,337 00	776,349 48	175,279 55	234,084 24
Connecticut Mutual (Conn.).....	84,098,267 97	193,429 00	1,157,133 83	357,461 44	2,654,768 90
Conservative (W. Va.).....	1,493,873 00	5,375 00	13,337 00	12,000 00	
Continental (Ill.).....	965,524 00	5,794 59	12,956 29	18,666 81	
Equitable (D. C.).....	1,604,123 00	425 00	3,847 95	2,734 20	541 95
Equitable (Iowa).....	33,871,927 00	180,563 00	166,860 00	129,189 10	474,094 67
Equitable (N. Y.).....	527,435,443 66	2,705,410 00	6,731,447 00	5,283,324 29	3,260,024 60
Farmers and Traders (N. Y.).....	626,929 00	686 00	871 12	2,000 00	
Farmers National (Ind.).....	909,328 13	13,461 36	1,876 80	2,000 00	27,471 69
Federal (Ill.).....	4,553,016 00	5,933 54	48,800 15	63,567 00	31,753 95
Fidelity Mutual (Pa.).....	40,509,209 00	277,705 00	498,454 35	299,233 34	402,449 23
Franklin Life (Ill.).....	11,665,710 00	23,758 00	48,433 00	75,971 89	5,838 21
George Washington (W. Va.).....	2,183,658 73	8,600 59	4,908 44	12,158 07	1,403 69
Girard (Pa.).....	1,939,327 00	2,758 10	10,658 91	15,239 00	4,067 23
Guardian Life (N. Y.).....	33,227,498 00	237,983 97	321,229 65	511,343 73	144,759 89
Home (N. Y.).....	39,849,449 00	109,993 00	364,246 00	266,232 90	287,331 65
International (Mo.).....	14,317,984 21	189,117 37	55,595 26	118,996 93	1,161,675 08
Inter-Southern (Ky.).....	5,551,769 00	16,056 56	130,020 91	23,550 80	
John Hancock (Mass.).....	215,966,588 00	217,897 00	634,975 86	584,018 95	1,146,103 80
Kentucky Central (Ky.).....	253,941 45			2,580 00	
Lafayette Life (Ind.).....	2,086,987 48	3,199 51	10,660 82	6,003 56	24,126 98
Life Insurance Co. of Va. (Va.).....	23,709,741 00	30,303 00	33,479 53	54,407 17	
Lincoln National (Ind.).....	10,925,822 38	69,550 69	133,111 80	106,101 85	205,505 90
Manhattan (N. Y.).....	18,250,542 00	7,660 62	158,337 63	116,987 89	11,780 81
Manufacturers (Canada).....	31,504,941 00	59,537 00	110,465 00	367,599 59	5,084 30
Maryland Assurance (Md.).....	237,141 56	3,663 83		2,720 00	
Massachusetts Mutual (Mass.).....	127,730,804 00	468,389 00	2,657,765 77	504,170 85	5,876,956 85

TABLE IV—LIABILITIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES.

LIABILITIES TO POLICY HOLDERS.		Other liabilities.	Liabilities except capital stock and unassigned surplus.	Capital stock.	Unassigned funds. (surplus.)	Total liabilities,
Special reserve or special surplus.	All other liabilities due or accrued.					
		\$851 50	\$851 50	\$100,000 00	\$42,603 54	\$143,455 04
\$16,320 19	\$24,664 52	48,633 04	3,599,981 25	250,000 00	50,000 00	3,899,981 25
2,312 28	4,874 58	50,375 45	1,901,339 02	192,350 00	94,251 77	2,187,990 79
10,850 53	25,344 53	*24,926 76	2,553,828 03	250,000 00	417,111 44	3,220,939 47
5,470 00	6,316 60	28,024 15	732,358 75	225,000 00	41,249 86	998,608 61
6,188 13	35 72	3,836 12	336,158 02	109,835 00	10,925 24	455,918 26
50,000 00	125,740 12	120,987 39	5,403,271 78	225,000 00	193,226 35	5,821,498 13
20,336 00	6,002 00	*144,447 81	2,463,148 81	447,210 00	236,082 06	3,146,440 87
	5,612 81	*37,475 60	2,866,674 53	225,000 00	184,116 03	3,275,790 56
	2,739 85	1,199 77	259,278 13	100,000 00	3,771 95	363,050 08
		5,384 59	9,895 59	100,000 00	10,437 71	120,333 30
45,538 79	10,636,629 84	2,493,511 08	153,447,964 03	2,500,000 00	5,733,786 69	161,681,750 72
	191,657 57	113,176 09	26,169,543 53	1,250,000 00	876,387 77	28,295,931 30
\$187,015 92	\$11,029,618 14	\$3,072,829 35	\$199,744,342 97	\$5,973,395 00	\$7,893,950 41	\$213,611,688 38
*\$26,663,762 03	\$2,640,506 42	\$1,634,948 78	*\$169,438,524 23	\$5,000,000 00	\$17,279,522 01	\$191,718,046 24
134,159 61	2,163 63	51,988 89	1,807,230 51	118,505 00	20,066 76	1,945,802 27
288,797 56	10,405 29	105,980 61	8,228,712 43	137,000 00	240,700 01	8,606,412 44
8,588 39	37,239 68	65,530 36	6,155,960 83	109,000 00	112,778 05	6,368,738 93
3,051 92	1,712 36	4,361 87	176,504 69	250,000 00	156,525 14	583,029 83
	1,122 99	22,338 87	887,835 44	200,000 00	76,044 50	1,163,879 94
14,006,185 66	1,294,041 30	495,837 26	43,834,275 46		1,417,535 29	50,251,810 75
269,422 90	5,367,317 78	293,417 47	19,702,454 59	100,000 00	359,610 16	20,162,064 75
	757,539 48	139,819 42	29,304,445 37		1,047,165 30	30,351,610 67
628,236 51	7,287,392 78	650,923 99	77,991,318 20	1,000,000 00	787,960 45	79,779,278 65
15,859 00	376,812 81	241,337 14	10,973,536 23		1,023,950 04	11,997,486 27
5,949 00	202 63	4,263 34	189,255 85	200,000 00	18,796 16	408,052 01
	504 55	52,850 35	406,680 68	200,000 00	29,810 19	636,490 87
*\$900,542 70	408,548 35	291,201 50	34,794,481 82	800,000 00	1,887,032 75	37,481,514 57
2,810,000 00	301,598 03	593,423 30	92,166,082 47		4,038,688 23	96,204,770 70
1,455 18	3,088 19	11,087 26	1,540,215 63	350,690 00	142,503 07	2,033,408 70
4,553 02	1,850 58	25,931 94	1,035,277 23	250,000 00	126,125 24	1,411,402 47
	21,068 69	40,238 25	1,672,979 07	120,000 00	109,118 78	1,902,097 85
584,000 00	1,676,579 49	306,899 06	37,390,112 32	500,000 00	1,344,726 72	39,234,839 04
2,481,238 91	*64,366,226 04	7,232,106 97	619,495,220 81	100,000 00	35,705,797 53	655,501,018 34
5,547 56	1,005 98	10,201 60	647,241 26	300,000 00	111,155 12	1,058,396 38
	2,173 66	12,652 76	968,964 40	200,000 00	224,171 80	1,393,136 20
25,000 00	153,250 23	332,217 72	5,213,538 59	300,000 00	88,004 95	5,601,543 54
	3,126,651 37	492,042 75	45,605,745 01		1,904,844 03	47,510,589 07
117,007 40	409,421 41	172,977 99	12,519,117 90	100,000 00	644,411 46	13,263,529 36
14,389 26	12,344 17	120,410 77	2,357,873 72	250,000 00	50,000 00	2,657,873 72
17,581 64	22,808 39	22,061 89	2,034,532 16	419,040 00	80,482 32	2,534,054 48
64,880 06	2,930,985 58	922,865 20	38,361,546 08	200,000 00	2,590,504 07	41,152,050 15
130,000 00	839,692 20	394,391 82	42,241,336 57		980,990 98	43,222,327 55
98,122 69	91,541 88	333,201 89	16,406,235 31	656,250 00	756,979 53	17,819,464 84
252,374 67	7,799 05	68,637 54	6,050,388 53	704,470 62	118,588 30	6,873,447 45
	6,234,344 13	1,577,130 09	226,361,057 83		13,332,313 14	239,693,370 97
	23,463 10	55,469 63	335,454 18	200,000 00	161,221 24	696,675 42
51,422 94	76,585 83	31,582 53	2,295,669 65		155,440 34	2,451,109 99
350,000 00	504,026 32	427,189 02	25,109,146 04	1,500,000 00	1,699,303 09	28,308,449 13
113,112 93	56,210 33	194,663 41	11,804,079 29	500,000 00	500,000 00	12,804,079 29
250,000 00	244,471 70	199,454 67	19,239,241 32	100,000 00	478,963 79	19,818,205 11
755,000 00	2,784,283 11	621,807 51	36,208,717 51	300,000 00	1,318,663 86	37,827,381 37
	708 08	*38,306 18	*282,539 65	500,000 00	60,177 92	842,717 57
	2,729,733 86	604,091 16	140,571,911 49		6,519,001 52	147,090,913 01

TABLE IV—LIABILITIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES—Concluded.

Name.	LIABILITIES TO POLICY HOLDERS.				
	Net reserve.	Extra reserve for total and permanent disability and accidental death benefits.	Present value of amounts not due on supplementary contracts and for total disability benefits.	Policy claims.	Dividends left with company to accumulate at interest and accrued interest thereon.
COMPANIES OF OTHER STATES —Concluded.					
Merchants (Iowa).....	\$3,778,247 00	\$26,993 00	\$30,349 00	\$40,489 51	.....
Metropolitan (N. Y.).....	539,448,857 00	1,856,115 34	2,077,386 67	2,699,354 31	\$523,170 52
Michigan Mutual (Mich.).....	14,578,358 00	6,382 10	91,748 78	82,802 70	.....
Minnesota Mutual (Minn.).....	7,691,042 00	36,567 22	7,765 70	107,181 10	38,039 99
Missouri State (Mo.).....	27,904,748 00	332,235 00	169,363 61	225,078 69	430,981 35
Morris Plan (N. Y.).....	29,587 99	.....	.....	2,210 50	.....
Mutual Benefit (N. J.).....	268,580,217 00	.....	6,540,803 00	1,058,970 48	.....
Mutual Life (Md.).....	2,728,606 88	.....	.....	.....	.....
Mutual Life (N. Y.).....	567,244,795 00	2,085,538 00	4,730,556 38	5,398,889 05	1,291,326 60
National Benefit (D. C.).....	374,448 00	69 00	2,517 00	5,631 50	.....
National (Ill.).....	18,702,566 45	51,674 93	183,751 77	171,235 70	.....
National (Vt.).....	68,384,465 50	24,542 50	680,235 00	308,538 31	188,994 02
National Life and Accident (Tenn.).....	2,002,213 23	2,538 20	1,924 21	27,328 28	.....
New England (Mass.).....	103,617,172 00	321,232 04	1,570,427 44	292,642 63	114,774 69
New York (N. Y.).....	782,811,853 00	4,345,610 00	8,819,494 95	8,877,764 08	8,249,320 79
North American (Ill.).....	5,597,503 00	36,455 00	84,569 00	23,913 01	.....
Northwestern Mutual (Wis.).....	445,125,249 00	66,908 00	10,906,243 00	1,420,437 39	439,239 79
Northwestern National (Minn.).....	10,435,015 00	82,219 00	60,866 39	71,464 34	64,548 07
Pacific Mutual (Calif.).....	52,879,630 00	357,800 00	406,768 00	286,329 47	349,691 00
Penn Mutual (Pa.).....	196,818,790 00	464,302 00	6,253,616 42	773,575 88	5,040,266 60
Peoples Life (Ind.).....	1,835,787 62	2,208 96	.....	4,000 00	1,407 53
Philadelphia (Pa.).....	6,935,020 00	34,091 00	42,323 13	98,660 17	93,928 00
Phoenix Mutual (Conn.).....	53,924,044 21	237,045 00	757,955 00	173,444 02	2,684,373 83
Provident Life and Trust (Pa.).....	112,563,572 00	.....	1,216,894 00	288,191 48	276,151 00
Providers Life (Ill.).....	389,010 94	29 72	.....	4,450 00	.....
Prudential (N. J.).....	710,401,875 00	3,201,992 00	4,074,727 29	3,041,425 33	150,415 91
Reinsurance Life (Iowa).....	116,944 06	22,241 20	11,318 35	23,611 00	.....
Reliance (Pa.).....	15,299,698 00	47,528 00	146,906 53	68,758 33	210,434 78
Reserve Loan (Ind.).....	4,877,818 16	13,953 93	6,858 91	65,566 98	5,286 84
Royal Union (Iowa).....	9,288,546 00	20,726 00	128,307 00	54,008 80	406,484 79
Security (Va.).....	3,848,029 00	23,284 85	49,009 00	39,404 22	3,359 19
Security Mutual (N. Y.).....	11,142,134 00	13,768 00	45,764 07	64,437 00	44,996 22
State (Ind.).....	22,154,322 76	168,761 19	166,871 49	113,076 25	162,938 18
State (Mass.).....	62,844,304 00	47,280 55	815,783 36	224,013 39	1,300,597 87
Travelers (Conn.).....	147,837,943 00	1,354,316 00	6,456,939 00	595,241 98	.....
United Life and Accident (N. H.).....	1,249,011 99	54,096 00	61,125 00	17,375 21	.....
Union Mutual (Me.).....	18,101,434 00	.....	151,141 00	68,024 77	56,331 70
United States (N. Y.).....	5,727,042 00	380 34	68,380 00	54,218 65	.....
Co'unter Life (Tenn.).....	5,115,889 00	31,498 00	53,798 13	33,007 63	.....
Totals.....	\$5,880,048,839 94	\$23,068,079 05	\$73,927,790 78	\$38,619,769 97	\$40,040,685 79
RECAPITULATION.					
Ohio companies.....	\$181,781,945 00	\$321,490 15	\$1,919,826 44	\$875,408 54	\$556,209 43
Companies of other states.....	5,880,048,839 94	23,068,079 05	73,927,790 78	38,619,769 97	40,040,685 79
Totals.....	\$6,061,830,784 94	\$23,389,569 20	\$75,847,617 22	\$39,495,178 51	\$40,596,895 22

*Includes liabilities of health and accident.

TABLE IV—LIABILITIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES—Concluded.

LIABILITIES TO POLICY HOLDERS,		Other liabilities.	Liabilities except capital stock and unassigned surplus.	Capital stock.	Unassigned funds. (surplus.)	Total liabilities,
Special reserve or special surplus.	All other liabilities due or accrued.					
\$636,888 68	\$24,227 27	\$59,939 03	\$4,597,133 49	\$400,000 00	\$151,010 95	\$5,148,144 44
6,360,855 62	3,292,102 41	512,084,003 17	*1,068,341,845 04		47,241,179 50	1,115,583,024 54
	169,100 56	112,124 62	15,040,516 76	250,000 00	703,614 17	15,994,130 93
126,417 00	526,807 39	143,445 01	8,675,265 41		568,240 64	9,243,506 05
25,000 00	1,942,185 48	498,808 52	31,528,400 65	1,000,000 00	1,316,102 26	33,844,502 91
		5,229 86	37,028 35	100,000 00	171,793 27	308,821 62
10,065,109 24	12,487,493 29	1,243,930 61	299,976,523 62			299,976,523 62
		25,130 41	2,753,737 29		445,380 10	3,199,117 39
	62,633,446 79	34,120,947 45	677,505,499 27			677,505,499 27
20,842 19		18,603 13	422,110 82	100,000 00	75,273 52	597,384 34
62,181 99	582,056 59	482,100 94	20,235,568 37	500,000 00	733,284 31	21,468,852 68
92,135 13	5,880,745 20	453,377 95	76,013,033 74		3,743,934 96	79,756,968 70
150,000 00	56,493 85	*3,556,216 08	*5,796,713 85	600,000 00	760,291 09	7,157,004 94
	4,550,849 23	484,753 39	110,951,851 42		5,256,974 28	116,208,825 70
23,446,070 20	105,971,245 52	10,110,780 26	952,632,138 80			952,632,138 80
	2,501 47	102,549 63	5,847,491 11	700,000 00	207,664 25	6,755,155 36
25,535,753 67	20,839,743 58	2,752,119 89	507,085,694 32			507,085,694 32
305,341 00	420,711 46	171,559 86	11,611,725 12		839,199 53	12,450,924 65
34,407 32	4,505,255 34	*3,163,571 35	61,983,482 48	1,500,000 00	1,715,768 68	65,199,251 16
8,091,908 95	15,029,470 12	1,513,617 86	233,985,547 83			233,985,547 83
71,889 62	5,192 42	26,825 03	1,947,311 18	100,000 00	126,532 69	2,173,844 07
	169,042 14	88,128 62	7,461,193 06	560,320 00	134,755 33	8,156,268 39
236,563 49	1,964,917 02	2,709,258 35	62,687,600 92			62,687,600 92
7,183,925 05	4,277,077 10	593,707 14	126,399,517 77	2,000,000 00		128,399,517 77
	2,730 84	3,027 80	399,249 30	145,960 00	38,550 97	583,760 27
1,066,612 25	25,596,277 88	8,723,235 25	756,256,560 91	2,000,000 00	31,251,662 87	789,508,223 78
		11,874 20	185,988 81	503,000 00	401,915 53	1,087,904 34
197,438 91	295,650 80	*328,029 87	16,594,445 22	1,000,000 00	355,176 60	17,949,621 82
122,858 50	31,501 22	335,490 35	5,459,334 89	100,000 00	193,335 55	5,752,670 44
35,922 00	361,437 62	108,718 49	10,404,150 70		541,120 62	10,945,271 32
50,000 00	5,377 01	49,501 02	4,067,964 29	220,000 00	154,105 07	4,442,069 36
	212,805 87	114,909 66	11,638,814 82		517,314 10	12,156,128 92
521,149 64	400,519 80	468,916 40	24,156,555 71		2,065,000 00	26,221,555 71
43,166 00	2,551,614 41	376,988 01	68,203,748 49		4,015,363 76	72,219,112 25
27,724 00	702,768 96	*44,341,843 89	201,316,776 83	7,500,000 00	10,188,905 41	219,005,682 24
	2,993 35	27,238 82	1,411,840 37	500,000 00	256,719 76	2,168,560 13
	33,687 07	105,490 92	18,516,109 46		504,589 87	19,020,699 33
	8,299 80	44,106 79	5,902,427 58	264,000 00	58,646 54	6,225,074 12
201,005 56	81,894 99	101,454 45	5,618,547 76	509,000 00	100,000 00	6,218,547 76
\$135,761,407 64	\$380,425,915 30	\$648,562,397 77	\$7,220,454,886 24	\$36,196,235 62	\$212,533,080 22	\$7,469,184,202 08
\$187,015 92	\$11,029,618 14	\$3,072,829 35	\$190,744,342 97	\$5,973,395 00	\$7,893,950 41	\$213,611,688 38
135,761,407 64	380,425,915 30	648,562,397 77	7,220,454,886 24	36,196,235 62	212,533,080 22	7,469,184,202 08
\$135,948,423 56	\$391,455,533 44	\$651,635,227 12	\$7,420,199,229 21	\$42,169,630 62	\$220,427,030 63	\$7,682,795,890 46

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES.
(Excluding Group.)

Name.	IN FORCE DEC. 31, 1920.		ISSUED.	
	No.	Amount.	No.	Amount.
OHIO COMPANIES.				
Cleveland Life.....	17,996	\$29,180,486 00	2,585	\$4,789,015 00
Columbia.....	9,299	13,933,392 00	751	1,870,000 00
Columbus Mutual.....	15,444	28,062,776 00	5,060	10,986,786 00
Federal Union.....	23,702	16,519,737 00	5,385	3,449,907 00
Gem City.....	2,598	3,922,631 00	813	1,532,412 00
Midland Mutual.....	24,337	40,831,616 00	4,200	9,418,050 00
Ohio National.....	17,546	30,366,631 00	4,657	10,222,949 00
Ohio State.....	17,026	26,683,560 00	3,539	6,768,242 00
Toledo Travelers.....	1,337	1,997,883 35	117	197,741 25
Supreme Life and Casualty.....			465	438,000 00
Union Central.....	283,343	778,917,578 00	27,403	107,524,397 00
Western and Southern.....	53,859	52,983,835 00	17,374	18,090,930 00
Totals.....	466,487	\$1,023,400,125 35	72,349	\$175,295,429 25
COMPANIES OF OTHER STATES.				
Aetna (Conn.).....	266,575	\$802,125,276 08	38,344	\$173,863,955 00
American Bankers (Ill.).....	18,415	18,240,621 00	2,724	3,994,080 00
American Central (Ind.).....	38,183	101,130,720 00	7,786	30,777,923 00
American Life (Mich.).....	13,250	30,829,093 00	19,689	38,798,540 01
American Life (Texas).....	5,058	19,025,345 00	2,544	14,889,735 00
American National (Mo.).....	6,554	12,293,285 00	1,543	3,196,586 00
Bankers (Iowa).....	238,792	555,483,313 00	31,723	106,435,225 00
Bankers (Neb.).....	55,643	95,731,028 23	3,817	7,432,956 00
Berkshire (Mass.).....	45,514	122,898,422 00	4,654	16,224,811 00
Canada (Canada).....	109,766	270,645,799 99	17,707	58,718,671 99
Central (Iowa).....	54,762	105,726,633 00	8,837	19,463,336 00
Century (Ind.).....	3,067	7,337,066 00	970	2,591,697 00
Clover Leaf Life and Casualty (Ill.).....	4,487	6,275,604 00	3,177	2,564,648 00
Connecticut General (Conn.).....	89,160	289,611,086 11	17,109	82,770,276 00
Connecticut Mutual (Conn.).....	144,863	382,709,528 20	18,370	61,765,820 29
Conservative (W. Va.).....	11,702	21,905,654 00	2,832	5,614,613 00
Continental (Ill.).....	10,451	17,727,585 00	4,209	9,151,125 00
Equitable (D. C.).....	6,706	6,149,844 00	1,636	1,665,414 00
Equitable (Iowa).....	127,385	254,538,407 24	20,048	53,991,462 22
Equitable (N. Y.).....	842,119	2,258,013,825 00	129,292	429,919,372 00
Farmers and Traders (N. Y.).....	6,076	9,217,377 00	1,715	3,437,600 00
Farmers National (Ind.).....	9,610	18,009,454 00	3,162	6,953,800 00
Federal (Ill.).....	20,865	46,427,362 00	3,043	10,751,394 00
Fidelity Mutual (Pa.).....	83,345	203,980,056 00	11,975	40,272,665 00
Franklin (Ill.).....	53,870	120,754,072 00	12,280	30,291,029 00
George Washington (W. Va.).....	8,461	16,071,816 85	1,458	3,362,180 00
Girard (Pa.).....	6,174	15,866,119 00	1,664	4,546,622 00
Guardian Life (N. Y.).....	103,849	184,636,517 00	12,884	36,610,356 00
Home (N. Y.).....	89,427	212,483,100 00	9,911	28,986,514 00
International (Mo.).....	57,161	130,352,075 00	9,094	32,198,538 00
Inter-Southern (Ky.).....	28,281	57,901,271 00	5,306	13,672,529 00
John Hancock (Mass.).....	529,286	766,995,993 00	85,276	127,526,613 00
La Fayette Life (Ind.).....	8,618	15,024,714 00	1,493	3,002,574 00
Life Insurance Co. of Va. (Va.).....	52,525	74,575,490 00	6,709	12,771,411 00
Lincoln National (Ind.).....	68,675	158,574,378 27	32,663	78,639,887 08
Manhattan (N. Y.).....	34,538	69,556,702 00	4,194	10,776,161 00
Manufacturers (Canada).....	93,614	178,757,911 00	18,229	40,638,496 00
Maryland Assurance (Md.).....	2,113	6,108,077 00	1,112	3,195,043 00
Massachusetts Mutual (Mass.).....	265,671	728,743,346 00	33,056	132,187,583 00
Merchants (Iowa).....	42,451	85,202,044 00	4,651	12,950,367 00
Metropolitan (N. Y.).....	3,017,410	3,220,333,783 00	556,466	668,838,061 00
Michigan Mutual (Mich.).....	48,094	85,737,673 48	5,143	12,727,138 64
Minnesota Mutual (Minn.).....	30,597	76,659,380 43	5,460	17,728,084 25
Missouri State (Mo.).....	134,166	293,755,352 00	27,246	84,650,040 00
Mutual Benefit (N. J.).....	456,044	1,311,052,351 00	41,085	167,872,149 00

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES.

(Excluding Group.)

REVIVED AND INCREASED.		TERMINATED.		IN FORCE DEC. 31, 1921.	
No.	Amount.	NO.	Amount.	No.	Amount.
106	\$153,500 00	1,917	\$3,436,818 00	18,770	\$30,686,183 00
20	41,508 00	833	1,412,125 00	9,237	14,432,775 00
161	377,576 00	2,023	4,321,469 00	18,642	35,105,669 00
787	674,557 00	4,080	3,489,894 00	25,794	17,154,307 00
35	82,794 00	325	582,379 00	3,120	4,955,458 00
149	317,804 00	1,827	3,538,116 00	26,859	47,029,354 00
134	319,083 00	2,943	5,902,191 00	19,394	35,006,472 00
107	172,092 00	1,817	3,156,705 00	18,856	30,467,188 00
		76	148,491 14	1,378	2,047,133 46
				465	438,000 00
1,466	4,940,620 00	19,861	59,510,583 00	292,351	831,872,012 00
603	631,000 00	11,776	11,106,000 00	60,060	60,599,765 00
3,568	\$7,707,562 00	47,478	\$96,604,771 14	494,926	\$1,109,794,316 46
273	\$1,401,007 27	24,702	\$91,475,020 44	280,490	\$885,915,217 91
317	258,500 00	4,391	3,828,351 00	17,065	18,664,850 00
311	1,164,530 00	8,432	26,742,677 00	37,848	106,330,496 00
169	369,121 37	3,978	9,969,238 90	29,130	60,027,515 48
74	303,321 00	1,782	7,072,358 00	5,894	27,146,043 00
340	716,514 00	2,168	4,209,663 00	6,269	11,996,722 00
1,535	5,247,788 00	18,204	56,490,717 00	253,756	610,675,609 00
322	623,243 86	4,465	8,947,217 03	55,317	94,840,011 06
54	318,738 00	2,472	8,414,909 00	47,750	131,027,062 00
274	743,625 78	7,709	20,949,762 81	120,038	309,158,334 95
1,281	3,258,486 00	8,447	20,207,478 00	56,433	108,240,977 00
36	101,096 00	1,219	2,738,706 00	2,854	7,291,153 00
		2,674	2,355,819 00	4,990	6,484,433 00
342	2,169,503 08	7,616	37,409,277 30	98,995	337,141,587 89
216	761,474 00	10,485	31,997,818 53	152,964	413,239,003 96
788	1,517,752 00	3,767	7,077,735 00	11,555	21,960,284 00
437	874,168 00	2,713	5,094,044 00	12,384	22,658,834 00
82	83,483 00	1,213	1,187,376 00	7,211	6,711,365 00
532	1,913,025 10	9,016	23,508,278 07	138,949	286,934,616 49
1,736	6,393,286 00	81,154	252,463,120 00	891,993	2,441,863,363 00
108	159,000 00	844	1,374,941 00	7,055	11,439,036 00
578	1,210,979 00	1,990	4,050,326 00	11,360	22,123,907 00
416	933,552 00	3,963	11,406,172 00	19,529	46,706,136 00
489	1,577,698 00	7,567	23,015,313 00	88,242	222,815,106 00
1,642	4,892,885 00	10,078	26,099,376 00	57,714	129,837,610 00
169	387,048 62	1,253	2,477,604 00	8,835	17,343,435 47
1	12,724 00	718	2,007,400 00	7,121	18,418,065 00
284	1,115,904 00	9,864	24,668,104 00	107,153	197,694,673 00
980	2,824,401 00	8,117	21,177,128 00	92,201	223,116,887 00
2,689	7,398,789 00	11,331	32,476,084 00	57,613	138,473,318 00
1,772	3,582,933 00	6,981	15,952,532 00	28,378	59,204,201 00
3,358	6,240,504 00	41,637	64,798,624 00	576,283	835,964,486 00
361	867,017 00	1,198	2,589,465 00	9,274	16,304,840 00
838	1,375,784 00	6,743	10,367,630 00	53,329	78,355,055 00
660	2,321,176 91	14,414	42,472,024 22	87,584	197,063,418 04
309	840,606 00	4,239	10,526,668 00	34,802	70,646,801 00
687	1,457,519 00	8,452	20,451,381 00	104,078	200,402,545 00
4	14,000 00	363	1,011,837 00	2,866	8,305,283 00
872	3,969,768 00	13,397	47,846,178 00	286,202	817,054,519 00
1,023	2,353,029 00	8,615	20,070,135 00	39,510	80,435,305 00
88,659	100,904,534 00	374,245	387,308,177 00	3,288,290	3,602,768,201 00
72	208,082 17	5,105	10,420,401 03	48,204	88,252,493 26
300	1,093,505 66	5,319	18,143,766 90	31,638	77,337,203 44
2,166	6,886,843 00	21,439	58,913,990 00	142,139	326,378,245 00
197	644,606 00	20,109	63,584,557 00	477,217	1,415,984,749 00

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES
—Continued.

(Excluding Group.)

Name.	IN FORCE DEC. 31, 1920.		ISSUED.	
	No.	Amount.	No.	Amount.
COMPANIES OF OTHER STATES— Concluded.				
Mutual Life (N. Y.).....	929,511	\$2,357,973.12 00	95,415	\$332,116.624 00
National Benefit (D. C.).....	419	333,250 00	1,011	747,000 00
National (Ill.).....	70,320	134,086,132 00	8,818	23,838,189 00
National (Vt.).....	133,689	309,455,304 00	16,027	49,453,511 00
National Life and Accident (Tenn.).....	3,132	5,065,100 00	4,187	7,159,750 00
New England (Mass.).....	199,794	560,773,236 00	20,171	80,498,168 00
New York (N. Y.).....	1,605,035	3,537,298,756 00	203,585	590,119,372 00
North American (Ill.).....	26,373	60,064,817 00	4,714	12,378,883 00
Northwestern Mutual (Wis.).....	729,715	2,196,673,032 00	64,634	261,433,965 00
Northwestern National (Minn.).....	53,307	121,232,330 00	10,979	31,417,992 00
Pacific Mutual (Calif.).....	149,633	350,408,951 00	24,584	79,357,760 00
Penn Mutual (Pa.).....	326,801	1,029,203,157 00	31,658	135,478,861 00
Peoples Life (Ind.).....	12,223	20,541,571 00	2,675	4,808,078 00
Philadelphia (Pa.).....	23,550	59,723,596 00	5,013	14,285,922 00
Phoenix Mutual (Conn.).....	125,165	294,348,813 00	14,025	49,951,746 00
Provident Life and Trust (Pa.).....	198,417	535,003,953 00	25,950	82,921,989 00
Provident Life (Ill.).....	18,273	6,828,658 00	3,509	1,369,800 00
Prudential (N. J.).....	1,799,658	2,255,408,186 00	272,719	402,075,072 00
Reinsurance Life (Iowa).....	4,718	21,969,076 00	1,976	12,188,095 00
Reliance (Pa.).....	90,427	196,272,085 00	21,354	53,763,249 00
Reserve Loan (Ind.).....	25,600	47,178,238 00	6,857	15,711,173 00
Royal Union (Iowa).....	37,546	63,801,282 00	3,464	8,548,272 00
Security (Va.).....	19,896	35,675,435 00	4,331	8,589,157 00
Security Mutual (N. Y.).....	42,943	67,252,413 00	5,089	9,694,500 00
State (Ind.).....	64,199	146,425,137 00	9,436	25,748,768 00
State Mutual (Mass.).....	112,977	315,156,687 00	11,088	41,843,048 00
Travelers (Conn.).....	359,640	1,142,693,571 00	75,076	290,014,503 00
United Life and Accident (N. H.).....	11,189	18,803,144 00	19,178	16,732,383 00
Union Mutual (Me.).....	41,576	72,248,892 00	2,533	6,959,141 00
United States (N. Y.).....	14,103	24,545,618 00	1,159	2,647,720 00
Volunteer State (Tenn.).....	22,360	54,084,055 00	3,215	10,897,432 00
Totals.....	14,595,562	\$29,505,702,340 88	2,206,716	5,374,173,204 48
RECAPITULATION.				
Ohio companies.....	466,487	\$1,023,400,125 35	72,349	\$175,295,429 25
Companies of other states.....	14,595,562	29,505,702,340 88	2,206,716	\$5,374,173,204 48
Aggregate.....	15,062,049	\$30,529,102,466 23	2,279,065	\$5,549,468,633 73

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES
Continued.

(Excluding Group.)

REVIVED AND INCREASED.		TERMINATED.		IN FORCE DEC. 31, 1921.	
No.	Amount.	No.	Amount.	No.	Amount.
1,187	\$11,634,239 00	78,213	\$229,072,205 00	947,900	\$2,472,651,779 00
34	27,750 00	420	312,750 00	1,044	795,250 00
203	648,741 00	9,068	21,623,346 00	70,273	136,949,716 00
403	1,000,106 00	10,120	26,014,657 00	139,999	333,894,264 00
2	3,000 00	1,308	2,091,050 00	6,013	10,136,800 00
441	1,573,852 00	10,836	33,430,174 00	209,570	609,415,082 00
3,701	13,036,962 00	136,886	324,356,566 00	1,675,435	3,816,098,524 00
565	1,760,068 00	4,768	14,037,043 00	26,884	60,166,725 00
1,057	3,471,348 00	35,803	114,131,047 00	759,603	2,350,450,298 00
1,678	6,212,273 00	10,700	31,570,024 00	55,264	127,292,571 00
547	1,826,348 00	15,417	41,437,016 00	159,347	390,156,043 00
218	1,030,677 00	21,964	74,955,186 00	336,713	1,090,757,509 00
17	50,668 00	1,466	3,048,201 00	13,449	22,352,116 00
124	521,033 00	4,939	12,506,589 00	23,748	62,013,962 00
132	510,528 00	8,063	22,085,857 00	131,259	322,725,230 00
1,275	4,685,298 00	13,696	47,887,383 00	211,946	574,723,857 00
414	220,350 00	4,159	1,495,411 00	18,037	6,923,397 00
24,195	34,321,320 00	167,363	223,798,582 00	1,929,209	2,468,005,996 00
66	302,349 00	2,014	9,294,142 00	4,746	25,165,378 00
201	1,067,054 00	14,041	32,836,350 00	97,941	218,266,038 00
198	492,042 00	6,078	13,066,102 00	26,577	50,315,351 00
96	478,895 00	3,379	7,545,995 00	37,727	65,282,454 00
1,355	2,515,869 00	5,119	9,679,500 00	20,463	37,100,961 00
119	287,040 00	4,395	8,142,844 00	43,756	69,091,109 00
263	817,945 00	8,306	22,081,339 00	65,592	150,910,511 00
229	953,445 00	5,997	19,676,585 00	118,297	338,276,595 00
937	3,364,009 00	28,049	104,026,384 00	407,604	1,332,016,199 00
327	711,193 00	3,301	5,630,626 00	27,393	30,616,094 00
158	203,691 00	3,568	6,366,734 00	40,699	73,044,990 00
280	497,022 00	1,782	3,429,800 00	13,760	24,260,560 00
671	1,017,643 00	3,690	10,054,777 00	22,556	55,944,353 00
158,014	\$276,734,808 82	1,419,586	\$3,021,036,645 23	15,540,706	\$32,135,573,708 95
3,568	\$7,707,562 00	47,478	\$96,604,771 14	494,926	\$1,109,794,316 46
158,014	276,734,808 82	1,419,586	3,021,036,645 23	15,540,706	32,135,573,708 95
161,582	\$284,442,370 82	1,467,064	\$3,117,641,416 37	16,035,632	\$33,245,368,025 41

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES

Name.	IN FORCE DEC. 31, 1920.		ISSUED.	
	No.	Amount.	No.	Amount.
INDUSTRIAL BUSINESS.				
OHIO COMPANIES.				
Cleveland Life.....	190	\$27,300 00		
Federal Union.....	23,505	3,511,113 00	5,139	\$694,660 00
Ohio National.....	541	135,670 00		
Western and Southern.....	1,223,418	198,610 529 00	325,850	73,911,313 00
Totals.....	1,247,654	\$202,284,612 00	330,989	\$74,605,973 00
COMPANIES OF OTHER STATES.				
Equitable (D. C.).....	107,684	\$15,765,548 00	24,318	\$4,521,189 00
Guardian (N. Y.).....	1,018	130,292 00		
John Hancock (Mass.).....	3,472,965	642,671,402 00	472,817	94,201,544 00
Life Insurance Co. of Va. (Va.).....	886,525	132,726,229 00	107,517	17,693,441 00
Metropolitan (N. Y.).....	20,881,408	2,879,664,118 00	2,856,086	483,108,317 00
Morris Plan (N. Y.).....	22,201	4,305,050 00	29,434	5,962,050 00
Mutual (Md.).....	204,297	35,223,635 00	75,099	15,247,322 00
Providers (Ill.).....	4,760	318,708 00		
Prudential (N. J.).....	18,662,140	2,794,902,131 00	2,760,463	574,402,640 00
Totals.....	44,242,998	\$6,505,707,113 00	6,325,734	\$1,195,136,503 00
RECAPITULATION.				
Ohio companies.....	1,247,654	\$202,284,612 00	330,989	\$74,605,973 00
Companies of other states.....	44,242,998	\$6,505,707,113 00	6,325,734	\$1,195,136,503 00
Aggregate.....	45,490,652	\$6,707,991,725 00	6,656,723	\$1,269,742,476 00

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1921—LIFE INSURANCE COMPANIES

REVIVED AND INCREASED.		TERMINATED.		IN FORCE DEC. 31, 1921.	
No.	Amount.	No.	Amount.	No.	Amount.
		11	\$2,050 00	179	\$25,250 00
2,189	\$325,235 00	7,037	1,100,768 00	23,796	3,430,240 00
		57	15,920 00	484	119,750 00
57,050	11,126,222 00	373,094	79,166,745 00	1,233,224	204,481,319 00
59,239	\$11,451,457 00	380,199	\$80,285,483 00	1,257,683	\$208,056,559 00
2,123	\$370,110 00	21,629	\$3,971,092 00	112,496	\$16,685,755 00
		48	6,467 00	970	123,825 00
65,859	50,817,576 00	374,532	78,066,811 00	3,637,109	709,623,711 00
19,961	6,677,899 00	111,281	21,264,163 00	902,722	135,833,406 00
1,030,965	183,732,078 00	2,515,522	433,063,948 00	22,252,937	3,113,440,565 00
4	1,350 00	23,370	4,618,275 00	28,269	5,650,175 00
6,926	2,852,519 00	51,799	11,513,159 00	234,523	41,810,317 00
54	8,069 00	2,209	263,921 00	2,605	62,856 00
321,080	112,051,039 00	1,529,955	326,663,256 00	20,213,728	3,154,692,554 00
1,446,972	356,510,640 00	4,630,345	879,431,092 00	47,385,359	\$7,177,923,164 00
59,239	\$11,451,457 00	380,199	\$80,285,483 00	1,257,683	\$208,056,559 00
1,446,972	356,510,640 00	4,630,345	879,431,092 00	47,385,359	7,177,923,164 00
1,506,211	\$367,962,097 00	5,010,544	\$959,716,575 00	48,643,042	\$7,385,979,723 00

TABLE Va—EXHIBITS OF POLICIES—GROUP INSURANCE—LIFE INSURANCE COMPANIES

Name.	IN FORCE DEC. 31, 1920.		ISSUED.	
	No.	Amount.	No.	Amount.
OHIO COMPANY.				
Gem City.....			*435	\$185,000 00
COMPANIES OF OTHER STATES.				
Aetna (Conn.).....	1,301	\$353,464,065 00	90	\$23,354,178 00
American Bankers (Ill.).....	3	297,250 00		
Canada Life (Canada).....	18	2,322,950 00	21	4,202,150 00
Connecticut General (Conn.).....	268	72,776,847 00	42	5,453,084 00
Equitable (N. Y.).....	1,079	398,511,146 00	193	30,114,408 00
Franklin (Ill.).....	1	167,500 00		
Guardian (N. Y.).....	2	516,578 00		
International (Mo.).....	3	276,000 00	2	248,300 00
Lincoln National (Ind.).....	4	775,000 00		
Manufacturers (Canada).....	1	47,500 00		
Maryland Assurance (Md.).....	4	1,458,103 00		252,896 00
Metropolitan (N. Y.).....	1,179	280,014,613 00	162	22,004,240 00
Minnesota Mutual (Minn.).....	8	945,100 00		
Missouri State (Mo.).....	53	8,573,452 00	43	5,320,047 00
National Life and Accident (Tenn.).....			1	2,000,000 00
Northwestern National (Minn.).....	*10,530	12,735,249 00	3,807	3,446,280 00
Philadelphia Life (Pa.).....	4	804,200 00		
Prudential (N. J.).....	301	45,711,457 00	39	3,833,840 00
Travelers (Conn.).....	1,852	433,645,422 00	173	22,877,940 00
United States (N. Y.).....	82	150,350 00	2	3,000 00
Volunteer Life (Tenn.).....	7	351,768 00		
Totals.....	16,700	\$1,613,544,550 00	4,575	\$123,110,363 00

*Individuals.

TABLE Va—EXHIBIT OF POLICIES—GROUP INSURANCE—LIFE INSURANCE COMPANIES

REVIVED AND INCREASED.		TERMINATED.		IN FORCE DEC. 31, 1921.	
No.	Amount.	No.	Amount.	No.	Amount.
				435	\$185,000 00
	\$125,998,634 00	145	\$184,731,697 00	1,246	\$318,085,180 00
	1,064,500 00	3	297,250 00		
	27,529,393 00	5	1,199,900 00	34	6,389,700 00
	130,413,394 00	31	32,652,778 00	279	73,106,546 00
		93	182,931,579 00	1,179	376,107,369 00
	99,867 00	1	213,148 00	1	167,500 00
	337,000 00		94,700 00	1	403,297 00
	348,000 00		211,000 00	5	766,600 00
	10,800 00		6,400 00	4	912,000 00
				1	51,900 00
	328,784 00		273,905 00	4	1,765,878 00
24	106,202,377 00	170	118,722,157 00	1,195	289,499,073 00
	254,093 49	2	407,193 49	6	792,000 00
	4,210,016 00	3	4,064,732 00	93	14,038,783 00
		1	2,000,000 00		
35	1,132,094 00	4,520	4,737,305 00	9,852	12,576,318 00
	115,500 00		65,900 00	4	853,800 00
1	13,100,321 00	45	17,263,298 00	296	45,382,320 00
	160,866,224 00	230	192,945,959 00	1,795	424,443,627 00
	28,234 00	6	13,040 00	78	168,544 00
	72,392 00	4	239,372 00	3	184,788 00
60	\$572,111,623 49	5,259	\$743,071,313 49	16,076	\$1,565,695,223 00

TABLE Vb—BUSINESS IN OHIO DURING 1921—LIFE INSURANCE COMPANIES.

Name.	POLICIES IN FORCE DEC. 31, 1920.	
	No.	Amount.
OHIO COMPANIES.		
Cleveland Life.....	9,906	\$15,989,612 00
Columbia.....	6,913	7,953,436 00
Columbus Mutual.....	15,055	27,345,337 00
Federal Union.....	6,347	6,198,422 00
Gem City.....	2,598	3,922,631 00
Midland Mutual.....	24,128	40,455,616 00
Ohio National.....	12,277	20,586,639 00
Ohio State.....	14,671	22,639,773 00
Toledo Travelers.....	1,066	1,577,948 96
Supreme Life and Casualty.....		
Union Central.....	37,238	85,109,572 00
Western and Southern.....	30,143	30,158,684 00
Totals.....	\$160,342	\$262,098,012 96
COMPANIES OF OTHER STATES.		
Aetna (Conn.).....	13,717	\$43,202,514 94
American Bankers (Ill.).....	1,792	849,903 00
American Central (Ind.).....	1,722	3,562,238 00
American Life (Mich.).....	812	1,418,599 00
American Life (Texas).....	8	60,375 00
American National (Mo.).....	829	1,280,385 00
Bankers (Iowa).....	17,473	40,582,109 00
Bankers (Neb.).....	1,301	2,042,575 00
Berkshire (Mass.).....	3,714	9,693,657 00
Canada (Canada).....	8,717	21,434,339 00
Central (Iowa).....	1,176	2,112,340 00
Century (Ind.).....	601	1,145,618 00
Clover Leaf Life and Casualty (Ill.).....	518	249,224 00
Connecticut General (Conn.).....	7,705	20,712,490 00
Connecticut Mutual (Conn.).....	12,088	31,007,677 00
Conservative (W. Va.).....	3,032	4,617,036 00
Continental (Ill.).....	2,887	4,643,241 00
Equitable (D. C.).....	1,655	1,449,982 00
Equitable (Iowa).....	21,493	37,363,021 00
Equitable (N. Y.).....	36,368	90,684,057 00
Farmers and Traders (N. Y.).....	154	307,500 00
Farmers National (Ind.).....		
Federal (Ill.).....	1,398	2,338,486 00
Fidelity Mutual (Pa.).....	3,547	8,835,934 00
Franklin (Ill.).....	602	917,554 00
George Washington of W. Va. (W. Va.).....	184	220,878 00
Girard (Pa.).....	181	291,932 00
Guardian Life (N. Y.).....	3,531	7,075,734 00
Home (N. Y.).....	6,148	11,934,772 00
International (Mo.).....	628	1,423,991 00
Inter Southern (Ky.).....	249	555,149 00
John Hancock (Mass.).....	38,916	71,067,647 00
La Fayette Life (Ind.).....		
Life Insurance Co. of Va. (Va.).....		
Lincoln National (Ind.).....	8,334	16,217,678 53
Manhattan (N. Y.).....	1,837	2,391,319 80
Manufacturers (Canada).....	737	1,262,495 00
Maryland Assurance (Md.).....	94	370,500 00
Massachusetts Mutual (Mass.).....	21,481	53,545,110 00
Merchants (Iowa).....	863	1,380,984 00
Metropolitan (N. Y.).....	185,346	188,957,689 00
Michigan Mutual (Mich.).....	6,590	11,503,745 96
Minnesota Mutual (Minn.).....	156	305,299 50
Missouri State (Mo.).....	2,982	8,351,701 00
Mutual Benefit (N. J.).....	24,010	84,773,359 00
Mutual Life (N. Y.).....	47,569	107,785,047 23
National Benefit (D. C.).....		
National (Ill.).....	418	661,675 46
National (Vt.).....	16,573	36,953,099 70
National Life and Accident (Tenn.).....	117	198,000 00

TABLE Vb—BUSINESS IN OHIO DURING 1921—LIFE INSURANCE COMPANIES.

ISSUED.		TERMINATED.		POLICIES IN FORCE DEC 31, 1921.	
No.	Amount.	No.	Amount.	No.	Amount.
1,580	\$2,984,750 00	876	\$1,481,706 00	10,610	\$17,492,656 00
487	1,187,508 00	647	933,156 00	6,753	8,207,788 00
4,574	9,995,133 00	1,940	4,162,769 00	17,689	33,177,701 00
4,193	2,745,754 00	2,494	2,227,478 00	8,046	6,716,698 00
847	1,615,206 00	325	582,379 00	3,120	4,955,458 00
3,992	9,185,354 00	1,777	3,458,116 00	26,343	46,182,854 00
1,981	4,642,313 00	1,207	2,625,511 00	13,051	22,603,441 00
2,959	5,577,455 00	1,414	2,457,093 00	16,216	25,760,135 00
117	197,741 25	65	132,491 14	1,118	1,643,199 07
465	438,000 00			465	438,000 00
4,232	14,619,335 00	3,039	7,221,359 00	38,431	92,507,548 00
10,017	10,616,600 00	7,925	7,288,570 00	32,235	33,486,714 00
35,444	\$63,805,149 25	21,709	\$32,570,628 14	174,077	\$293,172,192 07
1,521	\$7,245,336 87	1,200	\$4,856,795 81	14,038	\$45,591,056 00
249	143,050 00	807	496,300 00	1,234	496,653 00
454	1,380,869 00	238	640,295 00	1,938	4,302,812 00
191	628,252 00	305	849,425 00	698	1,197,426 00
21	242,453 00	2	23,263 00	27	279,565 00
106	191,000 00	248	357,885 00	687	1,113,500 00
1,914	7,037,124 00	970	3,372,627 00	18,417	44,246,606 00
201	424,113 87	58	97,057 00	1,444	2,369,631 87
392	1,359,033 00	209	602,822 00	3,897	10,449,868 00
1,206	5,039,624 00	718	2,550,528 00	9,205	23,923,435 00
645	1,591,098 70	224	483,015 00	1,597	3,220,423 70
174	403,716 00	217	408,516 00	558	1,140,818 00
549	234,826 00	523	244,536 00	544	239,514 00
1,704	6,106,317 00	768	3,053,669 00	8,641	23,765,133 00
1,768	6,151,155 00	1,065	3,073,856 00	12,791	34,084,976 00
1,093	1,956,441 00	794	1,433,358 00	3,331	5,140,119 00
1,337	2,467,691 00	785	1,283,293 00	3,439	5,827,639 00
532	494,750 00	336	309,175 00	1,851	1,635,557 00
2,697	7,063,650 00	1,284	2,866,321 00	22,906	41,560,350 00
5,117	15,858,041 00	2,898	8,643,908 00	38,587	97,898,190 00
165	329,500 00	22	42,000 00	297	595,000 00
63	166,500 00	3	10,000 00	60	156,500 00
116	454,911 00	104	298,841 00	1,410	2,494,556 00
544	1,940,035 00	259	557,617 00	3,832	10,218,352 00
11	40,500 00	32	43,476 00	581	914,578 00
111	272,268 00	38	53,000 00	257	440,146 00
129	263,558 00	23	42,760 00	287	512,730 00
534	1,322,430 00	284	803,260 00	3,781	7,594,904 00
601	1,988,040 00	424	970,390 00	6,325	12,952,422 00
341	1,552,191 00	243	1,027,570 00	726	1,948,612 00
220	541,674 00	33	108,674 00	436	988,149 00
5,366	11,259,636 00	3,031	6,068,890 00	41,251	76,258,393 00
93	159,187 00			93	159,187 00
17	14,024 00			17	14,024 00
3,111	7,172,160 00	1,202	2,753,498 00	10,243	20,636,340 53
74	183,291 65	159	289,284 00	1,752	2,285,327 30
97	217,000 00	83	171,000 00	751	1,308,495 00
15	130,000 00	12	63,000 00	97	437,500 00
3,421	11,811,887 00	1,543	4,964,277 00	23,359	60,392,720 00
101	209,000 00	175	320,825 00	789	1,269,159 00
33,198	38,244,574 00	23,003	21,862,113 00	195,541	205,340,150 00
571	1,754,998 15	437	870,567 49	6,724	12,388,176 62
52	586,619 00	10	22,723 50	198	869,195 00
951	4,310,756 00	355	1,616,921 00	3,578	11,045,536 00
1,729	10,843,779 00	1,007	3,907,489 00	24,732	91,709,649 00
5,069	15,985,236 26	2,853	8,852,348 90	49,785	114,917,934 59
118	84,500 00	13	8,000 00	105	76,500 00
49	71,780 00	78	102,017 93	389	631,437 53
1,655	5,105,532 40	858	2,335,361 93	17,370	39,723,270 17
168	261,500 00	57	100,500 00	228	359,000 00

TABLE Vb—BUSINESS IN OHIO DURING 1921—LIFE INSURANCE COMPANIES.
—Concluded.

Name.	POLICIES IN FORCE DEC. 31, 1920.	
	No.	Amount.
COMPANIES OF OTHER STATES—Concluded.		
New England (Mass.).....	10,583	\$31,258,610 00
New York (N. Y.).....	58,838	140,590,905 00
North American (Ill.).....	4,145	7,200,116 00
Northwestern Mutual (Wis.).....	44,655	140,369,043 00
Northwestern National (Minn.).....	201	502,058 00
Pacific Mutual (Cal.).....	5,339	13,432,814 00
Penn Mutual (Pa.).....	13,159	50,122,854 00
Peoples Life (Ind.).....	97	229,250 00
Philadelphia (Pa.).....	365	1,138,610 00
Phoenix Mutual (Conn.).....	5,764	13,077,624 72
Provident Life and Trust (Pa.).....	14,642	35,400,334 00
Providers Life (Ill.).....	124,992	148,536,983 00
Prudential (N. J.).....	93	722,433 00
Reinsurance Life (Iowa).....	4,663	8,915,180 00
Reliance (Pa.).....		
Reserve Loan (Ind.).....	977	1,339,570 00
Royal Union (Iowa).....	8,484	12,519,522 00
Security (Va.).....	1,789	2,763,145 00
Security Mutual (N. Y.).....	2,568	3,987,330 89
State (Ind.).....	3,944	11,312,954 00
State Mutual (Mass.).....	9,751	32,284,165 00
Travelers (Conn.).....	23,104	70,588,233 00
United Life and Accident (N. H.).....	259	463,892 00
Union Mutual (Maine).....	1,253	1,751,203 60
United States (N. Y.).....	1,542	2,235,510 00
Totals.....	851,284	\$1,668,521,002 33
RECAPITULATION.		
Ohio companies.....	160,342	\$262,098,012 96
Companies of other states.....	851,284	1,668,521,002 33
Totals.....	1,011,626	\$1,930,619,015 29
INDUSTRIAL BUSINESS.		
OHIO COMPANIES.		
Cleveland Life.....	190	\$27,300 00
Federal Union.....	18,948	2,550,145 00
Ohio National.....	541	135,670 00
Western and Southern.....	773,726	121,772,868 00
Totals.....	793,405	\$124,785,983 00
COMPANIES OF OTHER STATES.		
Equitable (D. C.).....	14,901	\$2,561,269 00
Federal (Ill.).....	15	1,700 00
Guardian (N. Y.).....	4	701 00
John Hancock (Mass.).....	76,213	14,164,838 00
Kentucky Central (Ky.).....	30,343	2,839,454 00
Life Insurance Co. of Va. (Va.).....		
Metropolitan (N. Y.).....	1,214,539	162,308,135 00
Morris Plan (N. Y.).....	808	194,225 00
Mutual (Md.).....	11,820	2,594,068 00
National Benefit (D. C.).....		
National Life and Accident (Tenn.).....	86,608	5,387,018 00
Prudential (N. J.).....	1,369,416	201,446,753 00
Totals.....	2,804,667	\$391,498,161 00
Aggregate—Ordinary and Industrial.....	4,609,698	\$2,446,903,159 29

TABLE Vb—BUSINESS IN OHIO DURING 1921—LIFE INSURANCE COMPANIES
—Concluded.

ISSUED.		TERMINATED.		POLICIES IN FORCE DEC. 31, 1921.	
No.	Amount.	No.	Amount.	No.	Amount.
793	\$3,202,562 00	581	\$1,747,481 00	10,795	\$32,753,691 00
7,802	26,998,094 00	4,334	12,011,086 00	62,306	155,579,913 00
975	2,112,238 00	638	1,298,995 00	4,482	8,013,359 00
4,008	17,197,745 00	1,986	5,614,495 00	46,677	151,952,293 00
92	516,904 00	15	133,417 00	278	885,545 00
1,088	4,133,239 00	468	1,130,595 00	5,959	16,435,461 00
1,529	7,279,921 00	761	3,199,489 00	13,927	54,203,286 00
81	156,250 00	59	127,400 00	119	258,100 00
74	387,126 00	52	238,747 00	387	1,286,989 00
622	2,123,538 00	288	677,667 00	6,098	14,523,495 72
2,323	6,516,516 00	1,343	3,833,751 00	15,622	38,083,099 00
337	222,550 00	99	43,100 00	238	174,150 00
18,305	27,588,835 00	12,736	16,653,807 00	130,561	159,472,011 00
149	1,130,672 00	47	434,951 00	195	1,418,154 00
892	2,553,500 00	429	1,069,291 00	5,126	10,399,389 00
172	\$212,544 00	96	142,546 00	1,053	\$1,409,568 00
840	2,135,383 00	513	988,177 00	8,811	13,666,728 00
492	907,648 00	272	502,733 00	2,009	3,168,060 00
429	839,136 00	280	485,968 60	2,717	4,340,498 29
478	1,526,279 00	438	1,488,755 00	3,984	11,350,478 00
1,204	5,746,752 00	648	2,317,874 00	10,307	35,713,043 00
5,004	19,306,392 00	2,163	7,362,515 00	25,945	82,532,110 00
294	649,765 00	125	223,765 00	428	889,892 00
66	203,177 20	130	208,194 62	1,189	1,746,186 08
241	368,717 00	243	385,951 00	1,540	2,218,276 00
128,851	\$317,310,992 10	78,711	\$156,710,700 78	901,577	\$1,829,594,996 40
35,444	\$63,805,149 25	21,709	\$32,570,628 14	174,077	\$293,172,192 07
128,851	317,310,992 10	78,711	156,710,700 78	901,577	1,829,594,996 40
164,295	\$381,116,141 35	100,420	\$189,281,329 92	1,075,654	\$2,122,767,188 47
6,207	\$571,710 00	11	\$2,050 00	179	\$25,250 00
174,671	38,714,541 00	5,620	883,854 00	19,535	2,838,001 00
180,878	\$39,586,251 00	57	15,920 00	484	119,750 00
3,958	\$812,743 00	171,342	36,100,040 00	777,055	124,387,369 00
25,530	6,798,671 00	11	19,667 00	797,253	\$127,370,370 00
32,371	3,402,283 00	177,030	\$37,001,864 00	15,971	\$2,770,304 00
1,664	263,740 00	2,888	\$603,708 00	15	1,700 00
200,974	33,700,549 00	19,060	4,750,406 00	4	701 00
1,027	234,375 00	33,444	3,543,214 00	82,683	16,213,103 00
17,471	4,451,082 00	110	19,667 00	29,270	2,698,523 00
3,521	653,329 00	145,515	25,520,175 00	1,554	244,073 00
32,691	2,934,184 00	812	195,225 00	1,269,998	170,488,509 00
224,116	49,349,174 00	14,664	3,736,118 00	1,023	233,575 00
543,323	\$102,600,130 00	354	59,353 00	14,627	3,309,032 00
888,496	\$523,302,522 35	49,348	3,612,154 00	3,167	593,976 00
		129,325	27,178,528 00	69,951	4,709,048 00
		395,520	\$69,218,548 00	1,464,207	223,617,399 00
		672,970	\$295,501,740 92	2,952,470	\$424,879,943 00
				4,825,377	\$2,675,017,501 47

TABLE Vc— BUSINESS IN OHIO DURING THE YEAR 1921—GROUP INSURANCE—
LIFE INSURANCE.

Name.	POLICIES IN FORCE DEC. 31, 1920.	
	No.	Amount.
OHIO COMPANY.		
Gem City.....		
COMPANIES OF OTHER STATES.		
Aetna (Conn.).....	78	\$49,658,545 00
Connecticut General (Conn.).....	7	1,069,330 00
Equitable (N. Y.).....	75	41,517,337 00
Metropolitan (N. Y.).....	52	5,621,750 00
Missouri State (Mo.).....	1	57,000 00
Prudential (N. J.).....	18	4,123,782 00
Travelers (Conn.).....	153	27,652,138 00
Totals.....	384	\$129,699,882 00
RECAPITULATION.		
Ohio company.....		
Companies of other states.....	384	\$129,699,882 00
Totals.....	384	\$129,699,882 00

*Individuals.

TABLE Vc—BUSINESS IN OHIO DURING THE YEAR 1921—GROUP INSURANCE—
LIFE INSURANCE.

POLICIES ISSUED AND INCREASED		TERMINATED AND DECREASED.		IN FORCE DEC. 31, 1921.	
No.	Amount.	No.	Amount.	No.	Amount.
*435	\$185,000 00			435	\$185,000 00
4	\$19,935,986 00	9	\$30,382,673 00	73	\$39,211,858 00
3	1,629,100 00	2	1,439,530 00	8	1,258,900 00
9	13,919,298 00	3	21,507,777 00	81	33,928,858 00
7	2,512,551 00	10	2,236,451 00	49	5,897,850 00
2	164,750 00			3	221,750 00
1	1,153,600 00	1	1,061,965 00	18	4,215,417 00
21	12,796,587 00	16	11,795,919 00	158	28,652,806 00
47	\$52,111,872 00	41	\$68,424,315 00	390	\$113,387,439 00
435	\$185,000 00			435	\$185,000 00
47	52,111,872 00	41	68,424,315 00	390	113,387,439 00
482	\$52,296,872 00	41	\$68,424,315 00	825	\$113,572,439 00

TABLE VI—EXHIBIT OF LOSSES; PREMIUMS RECEIVED AND PREMIUMS SUBJECT TO TAXATION—LIFE INSURANCE COMPANIES—BUSINESS IN OHIO.

Name.	LOSSES UNPAID Dec. 31, 1920.		LOSSES INCURRED.	
	No.	Amount.	No.	Amount.
OHIO COMPANIES.				
Cleveland Life.....	1	\$500 00	55	\$104,240 48
Columbia.....	1	1,000 00	24	29,493 50
Columbus Mutual.....	5	12,017 42	57	105,852 31
Federal Union.....	2	1,000 00	46	26,373 17
Gem City.....			*16	*28,907 10
Midland Mutual.....	3	4,000 00	73	143,390 54
Ohio National.....	3	3,500 00	54	78,000 00
Ohio State.....	5	7,212 50	58	83,608 28
Toledo Travelers.....	2	1,094 17	11	19,509 00
Supreme Life and Casualty.....				
Union Central.....	12	19,091 66	935	1,619,444 92
Western and Southern.....	3	3,000 00	188	207,838 28
Totals.....	37	\$52,415 75	1,517	\$2,446,657 58
COMPANIES OF OTHER STATES.				
Aetna (Conn.).....	26	*36,232 00	344	*950 282 00
American Bankers (Ill.).....	3	900 00	14	3 945 00
American Central (Ind.).....			9	15,827 00
American Life (Mich.).....			5	6,500 00
American Life (Texas).....				
American National (Mo.).....			4	4,000 00
Bankers (Iowa).....	9	18,029 00	218	476,785 00
Bankers (Neb.).....	2	6,500 00	9	17,037 00
Berkshire (Mass.).....	1	2,192 00	46	153,003 00
Canada (Canada).....	4	2,977 00	54	110,741 56
Central (Iowa).....			4	6,000 00
Century (Ind.).....				
Clover Leaf Life and Casualty (Ill.).....			4	2,650 00
Connecticut General (Conn.).....	2	1,764 00	*42	*83,014 00
Connecticut Mutual (Conn.).....	2	3,200 00	172	558,856 00
Conservative (W. Va.).....	2	2,000 00	15	25,000 00
Continental (Ill.).....	3	3,000 00	9	13,500 00
Equitable (D. C.).....			5	2,300 00
Equitable (Iowa).....	4	6,000 00	91	143,789 22
Equitable (N. Y.).....	*62	*70,157 00	*144	*1,045,725 49
Farmers and Traders (N. Y.).....				
Farmers National (Ind.).....				
Federal (Ill.).....	1	1,000 00	10	24,107 22
Fidelity Mutual (Pa.).....	3	7,000 00	52	103,108 74
Franklin Life (Ill.).....	1	512 70	3	13,803 60
George Washington (W. Va.).....				
Girard (Pa.).....			4	2,177 00
Guardian Life (N. Y.).....	6	8,791 12	49	78,320 50
Home (N. Y.).....	5	23,659 60	82	159,715 01
International (Mo.).....	1	25 89	1	1,005 00
Inter Southern (Ky.).....				
John Hancock (Mass.).....	10	23,240 00	337	653,334 00
LaFayette Life (Ind.).....				
Life Insurance Co. of Va. (Va.).....				
Lincoln National (Ind.).....	2	2,096 60	35	76,880 80
Manhattan (N. Y.).....	4	4,766 00	30	33,910 00
Manufacturers (Canada).....			4	5,091 00
Maryland Assurance (Md.).....			1	6,000 00
Massachusetts Mutual (Mass.).....	6	34,183 00	111	412,111 77
Merchants (Iowa).....	2	2,000 00	4	4,020 00
Metropolitan (N. Y.).....	*51	*47,265 56	*3,132	*2,078,106 38
Michigan Mutual (Mich.).....	9	912 22	169	202,353 95
Minnesota Mutual (Minn.).....			4	12,000 00
Missouri State (Mo.).....	1	1,000 00	11	24,115 02
Mutual Benefit (N. J.).....	15	12,227 00	384	938,421 00

TABLE VI—EXHIBIT OF LOSSES, PREMIUMS RECEIVED AND PREMIUMS SUBJECT TO TAXATION—LIFE INSURANCE COMPANIES—BUSINESS IN OHIO.

LOSSES PAID.		LOSSES UNPAID Dec. 31, 1921.		Premiums received.	Premiums subject to 2½% tax.
No.	Amount.	No.	Amount.		
53	\$102,250 00	3	\$2,490 48		
25	30,493 50				
58	107,869 73	4	10,000 00		
47	26,873 17	1	500 00		
*16	*28,907 10				
74	145,390 54	2	2,000 00		
57	81,500 00				
61	86,725 78	2	4,095 00		
11	19,509 00	2	1,094 17		
930	1,622,840 22	17	15,696 36		
188	208,505 28	3	2,333 00		
1,520	\$2,460,864 32	34	\$38,209 01		
355	*\$963,897 00	15	*\$22,617 00	\$1,970,345 61	\$1,969,538 11
16	4,695 00	1	150 00	4,645 90	4,645 90
8	14,677 00	1	1,150 00	121,400 37	121,400 37
5	6,500 00			45,516 40	45,516 40
				2,726 36	2,726 36
3	3,000 00	1	1,000 00	36,541 64	36,541 64
203	446,754 00	24	48,060 00	1,049,318 67	1,049,318 67
11	23,557 00			74,816 28	74,816 28
42	128,628 00	5	26,567 00	311,899 55	311,853 55
50	100,677 56	8	13,041 00	791,193 31	788,739 30
4	6,000 00			116,715 12	116,463 09
4	2,650 00			28,521 28	28,521 28
*42	*\$83,990 00	2	788 00	10,050 06	9,567 08
167	546,922 00	7	15,134 60	*657,989 06	566,251 87
15	20,000 00	2	7,000 00	1,168,423 75	1,168,423 75
11	13,500 00	1	3,000 00	170,094 77	169,188 95
5	2,300 00			174,232 19	174,232 19
87	134,591 60	8	15,197 62	†171,533 39	†171,434 09
*479	*1,087,834 49	*27	*28,048 00	1,308,903 36	1,308,903 36
				*4,163,398 22	4,163,398 22
				14,749 51	14,749 51
10	24,555 22	1	552 00	3,688 82	3,657 39
54	108,108 74	1	2,000 00	†78,262 93	72,110 54
3	13,803 60	1	512 70	492,858 50	492,858 50
				23,290 51	23,290 51
4	2,177 00			21,145 67	21,145 67
48	78,603 26	7	8,508 36	16,977 54	16,977 54
84	181,374 61	3	2,000 00	257,685 69	255,169 99
1	1,005 00	1	25 89	462,352 86	462,352 86
				57,793 39	55,727 68
330	632,854 00	17	43,720 00	18,901 32	16,277 14
				†2,895,820 51	†2,893,982 14
36	77,977 40	1	1,000 00	1,608 64	1,290 57
32	37,326 00	2	1,350 00	156 27	156 27
4	5,091 00			687,387 09	575,218 72
1	6,000 00			64,601 38	64,601 38
107	376,786 77	10	69,508 00	127,119 10	72,875 28
6	6,020 00			9,724 93	9,724 93
				1,918,303 43	1,918,303 43
				40,539 12	36,431 86
*3,102	*2,068,645 60	*81	*56,726 34	18,901 32	16,277 14
169	202,353 95	9	912 22	†2,895,820 51	†2,893,982 14
4	12,000 00			1,608 64	1,290 57
11	24,115 02	1	1,000 00	156 27	156 27
384	944,408 00	15	6,240 00	687,387 09	575,218 72
				64,601 38	64,601 38
				127,119 10	72,875 28
				9,724 93	9,724 93
				1,918,303 43	1,918,303 43
				40,539 12	36,431 86
				*7,110,975 66	*6,785,585 79
				340,104 36	339,439 58
				29,367 79	26,214 80
				*374,205 40	374,205 40
				2,883,821 41	2,883,821 41

TABLE VI—EXHIBIT OF LOSSES, PREMIUMS RECEIVED AND PREMIUMS SUBJECT TO TAXATION—LIFE INSURANCE COMPANIES—BUSINESS IN OHIO—Concluded.

Name.	LOSSES UNPAID DEC. 31, 1920.		LOSSES INCURRED.	
	No.	Amount.	No.	Amount.
COMPANIES OF OTHER STATES—Concluded.				
Mutual Life (N. Y.).....	17	\$10,653 80	566	\$1,254,712 70
National Benefit (D. C.).....				
National (Ill.).....	1	2,000 00	9	14,500 00
National (Vt.).....	14	23,315 00	194	349,944 43
National Life and Accident (Tenn.).....				
New England (Mass.).....	10	23,250 00	103	296,037 00
New York (N. Y.).....	48	99,781 32	949	1,894,733 58
North American (Ill.).....	2	2,000 00	13	29,068 00
Northwestern Mutual (Wis.).....	21	40,937 00	659	1,544,270 14
Northwestern National (Minn.).....	1	1,000 00	1	1,051 00
Pacific Mutual (Calif.).....	1	1,000 00	31	115,315 00
Penn Mutual (Pa.).....	6	5,883 00	116	386,304 00
Peoples Life (Ind.).....				
Philadelphia (Pa.).....			2	3,615 00
Phoenix Mutual (Conn.).....	6	7,708 49	128	229,254 09
Provident Life and Trust (Pa.).....	5	6,519 00	66	221,723 00
Providers Life (Ill.).....			4	87 00
Prudential (N. J.).....	*78	*68,327 00	*1,103	*1,168,777 00
Reinsurance Life (Iowa).....			3	10,949 00
Reliance (Pa.).....			15	40,340 63
Reserve Loan (Ind.).....	2	2,000 00	4	4,500 00
Royal Union (Iowa).....	3	4,000 00	22	40,352 00
Security (Va.).....	3	7,400 00	6	29,833 00
Security Mutual (N. Y.).....			13	21,246 00
State (Ind.).....	2	3,000 00	14	44,756 00
State Mutual (Mass.).....	8	11,463 00	207	353,851 92
Travelers (Conn.).....	*14	*12,750 00	*365	*669,385 57
United Life and Accident (N. H.).....			2	*3,665 72
Union Mutual (Me.).....	6	8,056 69	26	26,562 60
United States (N. Y.).....	5	25,000 00	32	39,349 00
Totals.....	490	\$688,091 49	10,575	\$17,239,439 64
INDUSTRIAL BUSINESS.				
OHIO COMPANIES.				
Cleveland Life.....			5	\$850 00
Federal Union.....			149	6,979 72
Ohio National.....			9	3,835 00
Western and Southern.....	\$20	\$3,520 45	7,597	\$61,201 64
Totals.....	20	\$3,520 45	7,760	\$872,866 36
COMPANIES OF OTHER STATES.				
Equitable (D. C.).....	1	\$155 00	161	\$15,111 00
John Hancock (Mass.).....	16	3,917 00	636	103,039 85
Kentucky Central (Ky.).....	8	490 00	298	26,507 00
Life Insurance Co. of Va. (Va.).....			8	1,096 81
Metropolitan (N. Y.).....	109	15,092 79	18,680	2,004,052 80
Morris Plan (N. Y.).....			6	1,500 00
Mutual Life (Md.).....			132	14,830 50
National Benefit (D. C.).....			1	22 50
National Life and Accident (Tenn.).....	26	2,051 00	827	49,543 60
Prudential (N. J.).....	382	53,622 23	10,586	1,396,135 87
Totals.....	542	\$75,328 02	31,335	\$3,611,839 93
RECAPITULATION.				
Ohio Companies.....	20	\$3,520 45	7,760	\$872,866 36
Companies of other states.....	542	75,328 02	31,335	3,611,839 93
Totals.....	562	\$78,848 47	39,095	\$4,484,706 29

*Includes Group.

†Includes Industrial.

‡Included in Ordinary.

TABLE VI—EXHIBIT OF LOSSES, PREMIUMS RECEIVED AND PREMIUMS SUBJECT TO TAXATION—LIFE INSURANCE COMPANIES—BUSINESS IN OHIO—Concluded.

LOSSES PAID.		LOSSES UNPAID Dec. 31, 1921.		Premiums received.	Premiums subject to 2½% tax.
No.	Amount.	No.	Amount.		
573	\$1,259,013 70	10	\$6,352 80	\$3,839,707 61	\$3,830,065 63
10	16,500 00			1,674 23	1,674 23
198	342,002 90	10	31,256 53	22,193 03	18,940 66
				1,241,884 82	1,241,884 82
				7,413 19	7,030 36
107	313,893 00	6	5,394 00	1,105,419 08	1,105,419 08
956	1,948,216 89	41	46,298 01	5,837,012 78	5,837,012 78
13	30,000 00	2	1,068 00	287,330 64	287,330 64
661	1,558,896 14	19	26,311 00	4,833,359 61	4,833,359 61
2	2,051 00			24,851 87	20,329 76
27	98,215 00	5	18,100 00	600,445 87	600,445 87
110	373,512 00	12	18,675 00	1,564,244 27	1,724,680 18
				4,077 55	2,051 90
2	3,615 00			34,667 34	26,712 53
131	233,872 58	3	3,090 00	505,024 89	504,060 66
68	223,042 43	3	5,199 57	1,398,644 97	1,398,644 97
3	62 00	1	25 00	5,938 94	5,938 94
*1,087	*1,146,540 95	*94	*90,564 00	*†12,793,158 15	*†12,772,675 65
3	10,949 00			20,086 00	
13	31,691 03	2	5,649 60	356,402 79	349,503 40
4	4,500 00	2	2,000 00	50,862 53	50,033 99
23	42,352 00	2	2,000 00	493,217 46	493,217 46
5	25,500 00	4	11,733 00	98,766 20	98,638 32
12	20,662 50	1	1,000 00	187,264 14	187,264 14
16	47,756 00			252,372 63	245,708 66
209	359,882 92	6	5,432 00	1,163,739 63	1,117,400 39
*370	*671,149 57	*9	*10,986 00	*2,469,829 95	*2,438,113 14
2	*3,665 72			28,589 26	28,589 26
29	34,089 83	3	529 46	54,545 15	54,545 15
35	62,349 00	2	2,000 00	61,017 80	61,017 80
10,566	\$17,260,359 98	489	\$669,472 10	\$69,653,449 50	\$69,039,736 33
5	\$850 00				
149	6,979 72				
9	3,835 00				
7,593	861,423 11	24	\$3,298 98		
7,756	\$873,087 83	24	\$3,298 98		
160	\$14,969 00	2	\$297 00	†	†
643	105,381 85	9	1,575 00	†	†
303	26,681 00	3	316 00	\$76,183 30	\$74,207 89
8	1,096 81			2,485 90	2,485 90
18,574	1,993,149 38	215	25,996 21	6,597,578 78	6,545,390 74
6	1,500 00			6,279 96	6,279 96
132	14,830 50			130,422 08	130,214 41
1	22 50			4,594 76	4,594 76
833	49,992 85	20	1,601 75	161,556 87	161,556 87
10,518	1,388,900 83	450	60,857 27	†	†
31,178	\$3,596,524 72	699	\$90,643 23	\$6,979,101 65	\$6,924,730 53
7,756	\$873,087 83	24	\$3,298 98		
31,178	3,596,524 72	699	90,643 23	\$6,979,101 65	\$6,924,730 53
38,934	\$4,469,612 55	723	\$93,942 21	\$6,979,101 65	\$6,924,730 53

TABLE VII—RATES DRAWN FROM GAIN AND LOSS EXHIBIT—LIFE INSURANCE COMPANIES.

Name.	RUNNING EXPENSES.					
	Gross premiums.	Net premiums.	Loading.	Insurance expense.	Loading to gross premiums per cent.	Insurance expense to loading to gross premiums per cent.
OHIO COMPANIES.						
Cleveland Life.....	\$966,456 00	\$743,648 43	\$222,807 57	\$287,729 55	22.9	129.1
Columbia.....	444,558 61	373,004 58	71,554 03	137,407 37	16.09	192.0
Columbus Mutual.....	1,208,191 06	838,071 34	430,119 72	474,352 19	33.9	110.3
Federal Union.....	556,807 04	409,126 12	147,680 92	212,292 23	26.5	143.7
Gem City.....	158,463 04	115,535 28	42,927 76	80,384 19	27.0	137.2
Midland Mutual.....	1,629,810 04	1,213,517 14	416,292 90	478,421 21	25.5	114.9
Ohio National.....	1,124,237 58	839,455 16	284,782 42	408,870 80	26.4	143.5
Ohio State.....	1,048,519 03	845,743 54	202,775 49	334,740 99	19.3	165.0
Toledo Travelers.....	74,044 38	64,637 84	9,386 54	21,205 05	12.7	225.9
Union Central.....	28,038,039 69	22,733,608 87	5,304,430 82	5,816,402 98	18.92	109.6
Western and Southern.....	10,176,092 29	6,614,459 99	3,561,632 30	4,150,658 41	35.0	116.5
Totals.....	\$45,485,218 76	\$34,790,828 29	\$10,694,390 47	\$12,402,464 97	23.5	115.9
COMPANIES OF OTHER STATES.						
Aetna (Conn.).....	\$30,745,951 93	\$27,402,372 00	\$3,343,579 93	\$6,949,097 42	10.8	207.8
American Bankers (Ill.).....	543,023 89	435,894 38	107,129 51	293,640 90	19.7	274.1
American Central (Ind.).....	2,226,155 53	1,821,265 00	404,890 53	949,360 50	18.19	234.0
American Life (Mich.).....	1,239,582 36	1,060,087 95	179,494 41	516,516 26	14.48	287.7
American Life (Texas).....	266,891 69	240,289 10	26,602 59	102,091 50	10.0	383.8
American National (Mo.).....	387,356 55	301,422 55	85,934 00	159,623 41	22.1	185.7
Bankers (Iowa).....	15,315,459 83	12,101,399 06	3,214,060 77	4,481,792 10	20.9	139.4
Bankers (Neb.).....	2,912,515 60	2,246,959 68	665,555 92	526,876 62	22.8	79.1
Berkshire (Mass.).....	4,297,035 99	3,462,405 38	834,630 61	1,009,754 89	19.4	120.9
Canada (Canada).....	11,414,712 56	9,388,715 11	2,025,997 45	3,173,894 62	17.7	136.6
Central (Iowa).....	3,524,481 13	2,648,154 05	876,327 08	1,145,342 72	24.8	130.7
Century (Ind.).....	174,968 87	120,612 28	54,356 59	104,583 73	31.0	192.3
Clover Leaf Life and Casualty (Ill.).....	172,004 00	126,802 08	45,201 92	108,508 67	26.0	240.1
Connecticut General (Conn.).....	9,662,072 90	8,485,232 80	1,176,780 10	2,273,522 68	12.1	193.3
Connecticut Mutual (Conn.).....	12,748,022 56	10,428,331 00	2,319,691 56	2,818,088 49	18.2	121.4

Conservative (W. Va.).....	702,510 66	547,995 78	154,514 88	253,566 60	21.9	164.1	33.2
Continental (Ill.).....	680,972 24	320,853 15	139,939 09	281,301 20	23.0	175.9	41.3
Equitable (D. C.).....	911,662 45	619,933 45	291,729 00	387,772 03	32.0	132.9	26.8
Equitable (Iowa).....	8,930,894 66	7,059,663 81	1,871,230 85	2,395,013 09	20.9	128.0	26.8
Equitable (N. Y.).....	99,557,654 80	79,166,447 08	20,391,207 72	22,354,542 47	20.4	109.6	22.4
Farmers and Traders (N. Y.).....	305,032 38	256,875 92	48,156 46	107,601 08	15.7	223.4	35.3
Farmers National (Ind.).....	642,602 81	457,041 48	185,561 33	342,544 54	28.8	184.6	53.3
Federal (Ill.).....	1,277,858 56	1,021,328 57	256,529 99	521,281 13	20.2	203.2	40.8
Fidelity Mutual (Pa.).....	8,182,241 17	6,441,000 17	1,741,241 00	2,003,537 28	21.2	115.3	24.5
Franklin (Ill.).....	3,845,892 22	3,076,598 04	769,294 18	1,405,719 77	20.0	182.7	36.5
George Washington (W. Va.).....	551,469 50	450,261 40	101,208 10	216,658 46	18.0	214.1	39.2
Girard (Pa.).....	631,200 14	444,175 54	187,024 60	221,019 14	29.6	118.2	35.0
Guardian Life (N. Y.).....	6,903,650 70	5,583,987 22	1,319,663 48	1,976,550 53	19.1	149.8	28.6
Home (N. Y.).....	7,044,268 54	5,658,816 04	1,385,452 50	1,627,080 58	19.6	117.4	23.1
International (Mo.).....	4,434,724 16	3,096,402 20	1,338,321 95	1,468,292 14	30.1	109.7	33.1
Inter Southern (Ky.).....	1,760,797 53	1,271,331 24	489,456 29	662,789 72	27.8	135.4	37.6
John Hancock (Mass.).....	53,166,713 20	38,125,680 47	15,031,032 73	15,507,666 45	28.2	103.1	29.1
LaFayette Life (Ind.).....	335,439 98	332,039 22	135,420 76	176,388 89	28.6	114.9	32.9
Life Insurance Co. of Va. (Va.).....	323,742 57	191,008 12	132,734 45	163,397 21	41.0	124.5	51.0
Lincoln National (Ind.).....	7,097,072 76	5,316,678 15	1,780,394 76	2,559,398 38	23.09	143.7	36.0
Manhattan (N. Y.).....	5,452,483 59	4,308,357 13	1,144,126 46	2,351,897 16	20.9	205.5	43.1
Manufacturers (Canada).....	2,096,077 89	1,717,692 00	375,385 89	599,383 07	18.05	158.4	28.6
Maryland Assurance (Md.).....	7,831,744 43	6,284,451 59	1,547,292 84	2,485,383 78	19.7	160.6	31.7
Massachusetts Mutual (Mass.).....	203,179 58	171,892 94	31,286 64	136,339 93	15.4	435.7	67.1
Merchants (Iowa).....	25,159,259 56	20,148,169 17	5,011,090 39	5,106,780 96	19.9	101.9	20.3
Metropolitan (N. Y.).....	1,606,120 12	1,191,329 76	415,790 36	671,861 37	25.8	161.5	41.8
Michigan Mutual (Mich.).....	247,274,014 26	187,893,087 69	59,380,926 57	70,828,972 72	24.0	119.2	28.6
Minnesota Mutual (Minn.).....	2,443,854 00	2,158,898 01	284,955 99	778,512 62	11.6	273.2	31.8
Missouri State (Mo.).....	2,441,084 48	1,707,316 81	733,767 67	823,905 65	30.06	112.2	33.7
Morris Plan (N. Y.).....	10,322,099 41	8,028,680 62	2,293,418 79	3,653,445 81	22.0	159.3	35.4
Mutual Benefit (N. J.).....	185,216 66	88,107 57	97,109 09	107,579 94	52.4	110.6	58.0
Mutual Life (N. Y.).....	47,888,756 70	39,038,505 76	8,828,250 94	7,705,340 06	18.4	87.3	16.0
Mutual Life (Md.).....	89,148,481 36	69,803,608 91	19,344,874 45	17,306,084 25	21.7	89.4	19.4
National Benefit (D. C.).....	1,398,359 45	727,146 92	671,212 55	732,883 71	48.0	109.1	52.4
National (Ill.).....	4,151,994 68	3,405,103 93	746,890 75	1,363,783 91	18.0	182.5	32.8
National (Vt.).....	11,653,992 09	9,208,232 25	2,445,759 84	2,708,464 11	20.9	110.7	23.8
National Life and Accident (Tenn.).....	2,306,131 23	1,094,739 97	1,211,391 50	1,083,633 38	52.6	89.4	46.9
New England (Mass.).....	19,984,664 03	15,846,727 81	4,137,936 22	4,001,391 44	20.7	96.7	20.0
New York (N. Y.).....	1,778,461 32	1,444,365 51	334,095 81	679,504 65	18.8	203.4	38.2
North American (Ill.).....	78,430,300 93	62,431,922 88	15,998,378 05	13,741,388 39	20.4	85.8	17.5
Northwestern Mutual (Wis.).....	4,124,796 17	3,020,061 22	1,104,735 15	1,361,369 22	27.0	133.9	33.0
Northwestern National (Minn.).....	13,671,771 36	10,528,703 22	3,119,068 14	4,114,627 18	22.8	121.2	30.1
Pacific Mutual (Cal.).....	37,922,014 62	30,492,692 94	7,429,321 68	6,621,161 07	19.5	89.1	17.4
Penn Mutual (Pa.).....							

TABLE VII.—RATES DRAWN FROM GAIN-AND LOSS EXHIBIT—LIFE INSURANCE COMPANIES—Concluded.

Name.	RUNNING EXPENSES.					
	Gross premiums.	Net premiums.	Loading.	Insurance expense.	Loading to gross premiums per cent.	Insurance expense to gross premiums per cent.
COMPANIES OF OTHER STATES—Concluded.						
Peoples Life (Ind.).....	621,369 00	489,166 81	132,202 19	208,903 73	21.3	158.0
Philadelphia (Pa.).....	1,870,850 24	1,389,879 00	480,971 24	670,426 13	25.7	139.4
Phoenix Mutual (Conn.).....	11,294,674 36	8,940,004 00	2,354,670 36	2,777,946 73	20.8	117.9
Provident Life and Trust (Pa.).....	20,933,657 23	17,204,274 08	3,729,383 17	4,746,755 10	17.8	127.2
Providers Life (Ill.).....	238,572 00	179,271 95	59,300 05	124,548 57	24.8	210.0
Prudential (N. J.).....	188,453,343 49	141,531,660 63	46,921,682 86	50,852,218 01	24.9	108.3
Reinsurance Life (Iowa).....	219,103 42	222,574 19	—3,470 77	81,678 57		37.2
Reliance (Pa.).....	7,390,850 41	5,182,399 18	2,208,451 23	2,649,385 01	29.8	119.9
Reserve Loan (Ind.).....	1,748,163 77	1,309,196 00	438,967 77	795,708 76	27.3	181.2
Royal Union (Iowa).....	2,404,042 60	1,623,377 60	780,665 00	754,040 55	33.3	96.5
Security (Va.).....	1,108,822 52	898,254 00	210,568 52	424,839 26	19.0	201.7
Security Mutual (N. Y.).....	2,407,124 55	1,900,822 98	506,301 57	761,865 37	21.0	150.4
State (Ind.).....	5,062,689 74	3,827,821 71	1,474,868 03	1,750,759 91	29.1	118.7
State (Mass.).....	10,973,748 88	8,772,982 76	2,200,766 12	2,363,478 73	20.0	107.4
Travelers (Conn.).....	40,800,009 15	38,204,510 86	2,595,498 29	10,898,959 32	6.3	419.9
Union Life and Accident (N. H.).....	694,961 81	544,253 93	150,707 88	350,937 48	21.7	232.8
Union Mutual (Me.).....	2,480,415 70	1,990,286 25	489,553 45	494,573 17	20.4	101.0
United States (N. Y.).....	612,528 84	514,465 01	98,063 83	255,642 87	16.0	260.6
Volunteer Life (Tenn.).....	1,549,737 33	1,262,565 17	287,172 16	478,396 93	18.5	196.5
Totals.....	\$1,221,430,989 60	\$956,476,253 60	\$264,954,736 00	\$310,653,935 80	21.6	117.2
RECAPITULATION.						
Ohio Companies.....	\$45,485,218 76	\$34,790,828 29	\$10,694,390 47	\$12,402,484 97	23.5	115.9
Companies of other states.....	1,221,430,989 60	936,476,253 60	264,954,736 00	310,653,935 80	21.6	117.2
Aggregate.....	\$1,266,916,208 36	\$991,267,181 89	\$275,640,126 47	\$323,056,400 77	21.7	117.3

† Not reported.

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TABLE VIIa—MORTALITY, ANNUITIES, SURRENDER AND LAPSES—LIFE INSURANCE COMPANIES.

Name.	MORTALITY.		
	Expected.	Actual.	Actual to expected mortality per cent.
OHIO COMPANIES.			
Cleveland Life.....	\$279,435 10	\$135,753 78	48.5
Columbia.....	153,340 00	76,919 91	50.1
Columbus Mutual.....	300,376 94	81,719 87	27.2
Federal Union.....	223,989 60	131,926 04	60.2
Gem City.....	35,492 38	14,183 10	39.9
Midland Mutual.....	342,211 48	108,584 80	31.7
Ohio National.....	244,289 00	131,506 14	53.8
Ohio State.....	241,434 00	82,398 78	34.1
Toledo Travelers.....	29,004 00	23,064 79	79.5
Union Central.....	8,427,272 00	4,441,474 43	52.7
Western and Southern.....	2,337,215 00	1,613,663 19	69.0
Totals.....	\$12,614,059 50	\$6,844,194 83	54.2
COMPANIES OF OTHER STATES.			
Aetna (Conn.).....	\$13,221,376 00	\$7,225,484 78	54.6
American Bankers (Ill.).....	192,045 00	66,068 39	34.4
American Central (Ind.).....	955,721 98	498,686 69	52.1
American Life (Mich.).....	363,871 85	152,015 76	41.0
American Life (Texas).....	160,440 88	32,495 21	20.2
American National (Mo.).....	118,172 50	44,434 35	37.6
Bankers (Iowa).....	9,763,231 30	6,000,795 34	61.4
Bankers (Neb.).....	820,318 18	247,655 42	30.2
Berkshire (Mass.).....	1,402,931 00	892,939 00	63.6
Canada (Canada).....	2,885,827 00	1,427,006 61	49.4
Central (Iowa).....	1,020,930 00	337,093 94	33.0
Century (Ind.).....	57,226 13	27,607 30	48.2
Clover Leaf Life and Casualty (Ill.).....	51,267 68	26,348 59	51.3
Connecticut General (Conn.).....	3,670,752 00	2,104,406 46	57.3
Connecticut Mutual (Conn.).....	4,216,675 00	2,442,922 91	57.9
Conservative (W. Va.).....	170,204 24	117,553 17	69.0
Continental (Ill.).....	172,726 54	51,686 28	29.9
Equitable (D. C.).....	201,406 00	116,212 06	57.7
Equitable (Iowa).....	2,381,741 00	827,392 28	34.7
Equitable (N. Y.).....	31,116,080 94	16,458,315 02	52.8
Farmers and Traders (N. Y.).....	66,251 50	31,356 09	47.3
Farmers National (Ind.).....	149,779 71	56,918 82	38.0
Federal (Ill.).....	478,208 00	249,084 58	52.0
Fidelity Mutual (Pa.).....	2,232,091 00	1,327,097 61	59.4
Franklin (Ill.).....	1,269,475 07	566,516 60	44.6
George Washington (W. Va.).....	150,146 59	70,376 58	46.8
Girard (Pa.).....	138,890 91	60,593 00	43.6
Guardian Life (N. Y.).....	1,807,559 00	842,248 74	44.1
Home (N. Y.).....	2,005,791 00	1,071,870 66	53.4
International (Mo.).....	1,201,279 41	620,501 77	51.6
Inter Southern (Ky.).....	596,178 00	306,022 59	51.3
John Hancock (Mass.).....	15,370,300 40	8,690,076 46	56.5
Kentucky Central (Ky.).....	123,563 62	120,121 50	97.2
La Fayette Life (Ind.).....	145,392 86	66,837 57	45.9
Life Insurance Co. of Va. (Va.).....	2,039,726 00	1,206,696 42	59.1
Lincoln National (Ind.).....	1,986,585 58	746,007 25	37.5
Manhattan (N. Y.).....	728,733 11	515,962 41	70.7
Manufacturers (Canada).....	1,655,601 00	804,521 43	48.6
Maryland Assurance (Md.).....	64,946 82	23,116 45	35.5
Massachusetts Mutual (Mass.).....	7,795,965 07	3,677,768 27	47.1
Merchants (Iowa).....	1,120,271 00	552,436 68	49.3
Metropolitan (N. Y.).....	63,087,653 00	35,530,744 26	56.3
Michigan Mutual (Mich.).....	882,617 00	498,433 91	56.4
Minnesota Mutual (Minn.).....	789,411 02	352,192 22	44.6
Missouri State (Mo.).....	3,225,946 00	1,563,852 26	48.4

TABLE VIIa—MORTALITY, ANNUITIES, SURRENDER AND LAPSES—LIFE INSURANCE COMPANIES.

ANNUITIES.			SURRENDERS AND LAPSES.			
Expected disbursements.	Actual disbursements.	Actual to expected disbursements per cent.	Reserves released.	Cash and reserve values allowed.	Values allowed to reserves released per cent.	Reserves released where no values were allowed.
\$373 00	\$540 00	144.8	\$68,447 00	\$64,336 18	93.9	\$10,272 00
74 90	85 56	113.4				1,051 55
735 96	976 34	132.8	19,359 69	19,258 33	99.4	2,712 54
50 00	100 00	200.0	9,314 13	9,314 13	100.0	7,260 00
			4,075 34	750 33	18.4	2,265 37
384 52	476 20	123.8	69,478 80	66,167 98	95.2	7,364 78
			40,906 00	39,826 00	97.3	6,508 00
			31,687 00	28,233 91	89.1	18,241 00
			4,014 48	4,014 48	100.0	147 08
19,879 00	33,315 72	167.6	2,839,348 00	2,713,582 39	95.5	255,907 87
			343,539 27	258,165 82	75.1	438,048 08
\$21,497 38	\$35,493 82	165.2	\$3,430,169 71	\$3,203,649 55	93.4	\$3,953,427 82
\$242,408 00	\$254,992 75	105.1	\$3,933,800 00	\$3,601,501 42	91.5	\$1,091,394 00
995 34	1,187 00		97,672 73	93,080 54	95.3	16,186 00
			348,326 10	337,341 35	96.8	20,833 29
			254,647 83	239,655 01	94.1	40,965 42
						673 65
—102 72			18,613 74	15,464 35	83.1	12,095 41
			463,032 59	412,155 71	89.0	313,161 00
			188,723 38	130,266 54	69.0	149,581 91
			731,871 59	708,262 77	96.7	29,569 75
298,888 99	349,100 99	116.7	1,304,166 21	1,170,485 06	89.7	207,343 00
			308,007 04	291,454 61	94.6	70,335 00
			3,879 14	3,325 96	85.7	2,772 65
			12,728 75	10,226 45	80.3	5,009 07
45,931 98	30,678 17	66.7	668,444 00	617,696 00	92.4	132,795 00
43,708 45	64,478 29	147.5	1,797,971 14	1,701,245 17	94.6	143,212 00
			47,809 90	44,732 22	93.5	37,808 24
65 87	223 80	330.0	22,848 43	19,554 06	85.6	27,491 26
			39,812 40	34,089 98	85.6	47,915 06
2,841 07	254 31	8.9	837,196 89	776,476 24	92.7	306,335 14
1,363,542 60	1,491,453 97	109.3	19,946,674 27	19,696,416 38	98.7	2,075,259 00
			14,886 86	13,075 19	87.8	10,852 00
			21,870 50	18,835 27	86.1	11,389 57
			305,015 38	303,829 57	99.6	34,077 77
14,419 00	25,313 11	175.5	1,097,216 86	1,051,333 63	95.8	136,726 00
1,190 24	1,254 64	105.4	640,191 78	629,605 02	98.3	37,229 92
9,229 84	8,991 84	97.4	45,828 47	44,516 08	97.1	8,925 09
			31,579 06	30,559 66	96.7	4,894 80
5,440 60	8,421 69	154.8	1,308,073 85	1,206,901 07	92.2	184,905 27
33,175 41	24,055 78	72.5	1,371,651 00	1,289,148 77	94.0	183,308 84
			518,582 04	472,519 90	91.1	49,442 74
			167,724 00	152,619 00	91.0	7,802 00
—139 55	941 00		5,212,101 45	4,782,872 47	91.7	967,907 00
			79 69	51 92	64.6	18,824 72
			36,724 03	26,507 15	72.1	1,892 14
1,220 83	42 85	3.5	590,197 00	451,617 11	76.5	501,644 00
			256,214 13	244,584 30	95.4	116,317 68
7,762 48	8,879 48	114.4	907,119 00	873,046 38	96.2	91,751 00
7,218 14	9,441 83	130.8	771,546 00	717,404 25	92.9	437,529 00
			454 41	314 01	69.2	8,597 75
9,337 86	—858 23		2,556,721 00	2,491,622 50	97.4	158,152 00
			85,899 00	81,084 57	94.4	28,953 00
307,272 67	313,682 67	102.0	25,167,344 83	23,207,751 25	92.2	6,285,815 53
394 43	466 28	118.3	462,129 00	407,337 33	88.1	33,571 57
1,152 21	1,339 77	116.3	204,669 22	194,515 62	95.0	54,114 53
750 89	2,500 00	332.9	948,939 87	920,085 34	96.9	73,817 60

TABLE VIIa—MORTALITY, ANNUITIES, SURRENDER AND LAPSES—LIFE INSURANCE COMPANIES—Concluded.

Name.	MORTALITY.		
	Expected.	Actual.	Actual to expected mortality per cent.
COMPANIES OF OTHER STATES—Concluded.			
Morris Plan (N. Y.).....	\$72,693 58	\$24,117 66	33.1
Mutual Benefit (N. J.).....	14,090,933 70	6,861,199 20	48.6
Mutual Life (Md.).....	221,039 91	179,298 94	81.1
Mutual Life (N. Y.).....	25,314,722 71	14,289,043 19	56.4
National Benefit (D. C.).....	†		
National (Ill.).....	1,362,128 80	738,284 65	54.2
National (Vt.).....	3,399,211 68	1,758,000 27	51.7
National Life and Accident (Tenn.).....	728,826 93	683,788 27	93.8
New England (Mass.).....	6,005,630 70	2,615,015 38	43.5
New York (N. Y.).....	†		
North American (Ill.).....	563,444 00	254,439 53	45.1
Northwestern Mutual (Wis.).....	24,090,441 75	11,496,236 29	47.7
Northwestern National (Minn').....	1,331,038 00	587,845 10	44.1
Pacific Mutual (Cal.).....	3,469,819 00	1,883,091 90	54.2
Penn Mutual (Pa.).....	11,780,473 00	6,249,459 63	53.0
Peoples Life (Ind.).....	168,465 64	69,227 66	41.1
Philadelphia (Pa.).....	658,882 21	501,507 74	76.1
Phoenix Mutual (Conn.).....	3,114,865 00	1,533,881 84	49.2
Provident Life and Trust (Pa.).....	5,315,432 00	2,713,074 71	51.0
Providers Life (Ill.).....	59,237 00	36,794 49	62.1
Prudential (N. J.).....	51,201,570 94	29,056,266 00	56.7
Reinsurance Life (Iowa).....	197,071 62	95,584 97	48.5
Reliance (Pa.).....	1,810,417 00	903,709 10	49.9
Reserve Loan (Ind.).....	476,012 06	232,480 13	48.8
Royal Union (Iowa).....	507,832 00	230,392 80	45.3
Security (Va.).....	354,279 00	165,579 22	46.7
Security Mutual (N. Y.).....	768,038 97	477,020 39	62.1
State (Ind.).....	1,476,099 51	706,708 19	47.8
State (Mass.).....	3,321,710 55	1,751,449 60	52.7
Travelers (Conn.).....	16,562,192 00	8,373,474 50	50.5
United Life and Accident (N. H.).....	266,029 00	128,898 42	48.4
Union Mutual (Maine).....	713,304 00	501,312 61	70.3
United States (N. Y.).....	270,137 00	212,229 33	78.5
Volunteer Life (Tenn.).....	499,627 00	193,767 51	38.7
Totals.....	\$362,559,554 15	\$194,151,742 91	53.5
RECAPITULATION.			
Ohio companies.....	\$12,614,059 50	\$6,844,194 83	54.2
Companies of other states.....	362,559,554 15	194,151,742 91	53.5
Aggregate.....	\$375,173,613 65	\$200,995,937 74	53.5

†Not reported.

TABLE VIIa—MORTALITY, ANNUITIES, SURRENDER AND LAPSES—LIFE INSURANCE COMPANIES—Concluded.

ANNUITIES.			SURRENDERS AND LAPSES.			
Expected disbursements.	Actual disbursements.	Actual to expected disbursements per cent.	Reserves released.	Cash and reserve values allowed.	Values allowed to reserves released per cent.	Reserves released where no values were allowed.
\$107,067 72	\$100,869 76	94.1	\$6,324,227 97	\$6,043,985 14	95.5	\$70,742 00
1,736,624 85	1,654,656 90	95.2	36,326 00	31,146 87	85.7	39,392 69
			31,574,031 00	30,014,248 90	95.0	1,087,293 00
25,258 88	26,536 77	105.0	814,592 25	792,792 95	97.3	64,712 66
407,423 88	512,865 34	125.8	1,452,140 45	1,429,839 99	98.4	143,934 89
			16 95	12 71	75.0	3,827 73
—771 44	—12,432 04		1,939,759 34	1,928,358 34	99.4	221,713 70
47 05	120 00	255.4	198,375 00	187,615 50	94.6	42,598 00
173,905 74	176,234 59	101.3	11,858,711 00	11,604,448 90	97.8	440,424 00
1,260 08	1,260 08	100.0	312,981 00	292,195 00	93.3	89,349 00
34,528 68	43,168 68	125.0	1,795,899 00	1,718,683 31	95.7	196,584 00
305,943 45	313,107 20	102.4	5,559,053 37	5,317,813 53	95.6	286,467 03
			41,717 12	36,823 81	88.2	10,000 00
			151,663 00	143,398 48	94.5	30,670 27
255,824 00	268,432 48	104.9	1,330,168 00	1,177,392 00	88.5	121,455 00
86,492 00	113,896 12	131.6	2,841,872 00	2,763,659 29	97.2	143,633 00
			17,832 38	16,194 82	90.8	13,659 38
156,999 99	216,586 23	137.9	16,951,130 00	14,242,535 33	84.0	2,737,059 00
						293 47
3,794 61	6,322 03	166.6	327,551 29	296,624 23	90.5	82,253 00
101 00	600 00	594.1	550,766 61	532,284 13	96.6	48,664 18
			467,853 00	459,737 52	98.2	4,649 00
875 00	1,191 97	136.2	122,260 67	100,251 87	82.0	22,877 31
321 01	534 54	166.4	420,133 23	397,983 78	94.7	63,949 32
1,259 77	1,656 48	131.6	499,103 19	486,562 48	97.4	24,902 38
23,142 41	41,163 04	177.9	1,663,171 58	1,613,843 62	97.0	147,223 60
216,835 00	284,857 84	131.3	2,991,577 00	2,664,423 55	89.0	716,648 00
			38,263 01	34,651 52	90.5	26,427 16
2,341 87	5,825 76	248.8	839,228 87	822,600 33	98.0	29,965 06
5,894 54	10,656 39	180.8	415,599 42	389,763 62	93.7	14,035 00
			153,039 00	145,385 00	95.0	13,243 00
\$3,364,979 15	\$5,941,874 72	176.5	\$165,438,027 09	\$155,200,426 70	93.8	\$21,117,823 11
\$21,497 38	\$35,493 82	165.2	\$3,430,169 71	\$3,203,649 55	93.4	\$3,953,427 82
3,364,979 15	5,941,874 72	176.5	165,438,027 09	155,200,426 70	93.8	21,117,823 11
\$3,386,476 53	\$5,977,368 54	176.5	\$168,868,196 80	\$158,404,076 25	93.8	\$25,071,250 93

BUSINESS OF OHIO LIFE INSURANCE COMPANIES IN OHIO DURING THE YEAR—
ORDINARY.

Name.	Gross premiums.	Paid for reinsurance and return premiums.	Net premiums.
Cleveland Life.....			\$532,771 28
Columbia.....			234,233 60
Columbus Mutual.....			1,210,107 60
Federal Union.....			278,016 59
Gem City.....	†\$160,497 45	\$14,251 40	146,246 05
Midland Mutual.....			1,572,042 30
Ohio National.....			700,994 06
Ohio State.....	†877,113 64	15,559 30	861,554 34
Supreme Life and Casualty.....			7,162 04
Toledo Travelers.....			58,432 48
Union Central.....			3,187,439 53
Western and Southern.....			1,267,834 54
Totals.....	\$1,037,611 09	\$29,810 70	\$10,056,834 41

INDUSTRIAL.

Name.	NET RISKS WRITTEN.		Net premiums.
	No.	Amount.	
Cleveland Life.....			\$1,007 28
Federal Union.....	587	—\$12,144 00	125,233 33
Ohio National.....			3,975 09
Western and Southern.....	3,329	2,614,501 00	4,865,620 26
Total.....	3,916	\$2,602,357 00	\$4,995,835 96

†Only one reporting gross premiums.

BUSINESS OF OHIO LIFE INSURANCE COMPANIES IN OHIO DURING THE YEAR—
ORDINARY.

NET LOSSES PAID.		NET LOSSES INCURRED.		RISKS IN FORCE.	
No.	Amount.	No.	Amount.	No.	Amount.
53	\$102,250 00	55	\$104,240 48	10,610	\$17,492,656 00
25	30,493 50	24	29,493 50	6,753	8,207,783 00
58	107,869 73	57	105,852 31	17,689	33,177,701 00
47	20,373 17	48	20,873 17	8,046	6,716,698 00
12	16,456 10	16	17,556 10	3,120	4,955,458 00
74	145,390 54	73	143,390 54	26,343	46,182,854 00
57	81,500 00	57	81,500 00	13,051	22,603,441 00
60	84,265 78	57	81,148 28	16,216	25,760,135 00
				465	438,000 00
17	27,509 00	17	27,509 00	1,118	1,643,199 07
930	1,622,840 22	935	1,619,444 92	38,431	92,507,548 00
188	208,505 00	188	207,838 00	32,235	33,486,714 00
1,521	\$2,447,453 04	1,517	\$2,438,846 30	174,077	\$202,772,187 07

INDUSTRIAL.

NET LOSSES PAID.		NET LOSSES INCURRED.		RISKS IN FORCE.	
No.	Amount.	No.	Amount.	No.	Amount.
5	\$850 00	5	\$850 00	179	\$25,250 00
149	6,979 72	149	6,979 72	19,535	2,838,001 00
9	3,835 00	9	3,835 00	484	119,750 00
7,593	861,423 00	7,597	861,202 00	777,055	\$124,387,369 00
7,756	\$873,087 72	7,760	\$872,866 72	797,253	\$127,370,370 00

STATISTICAL TABLES

**Assessment Life, Accident and Sick Benefit
Associations**

DECEMBER 31, 1921.

TABLE X—INCOME AND DISBURSEMENTS DURING 1921—ASSESSMENT LIFE, ASSESSMENT LIFE AND ACCIDENT AND ASSESSMENT ACCIDENT ASSOCIATIONS.

Name.	INCOME DURING 1921.		
	Fees and dues.	Net assessment or premiums.	Interest and rent s.
OHIO ASSESSMENT LIFE ASSOCIATIONS.			
Fremont Mutual (Fremont).....		\$1,043 75	\$48 20
Knights Templars and Masonic Aid (Cincinnati).....	\$18 00	401,407 40	20,235 00
Pure Protection Life (Cleveland).....		81,377 70	5,341 31
Young Men's Mutual Life (Cincinnati).....	66,457 80	800 25	10,638 78
Totals.....	\$66,475 80	\$484,629 10	\$36,263 29
OHIO ASSESSMENT LIFE AND ACCIDENT ASSOCIATION.			
Commercial Travelers (Cleveland).....	\$294 00	\$218,045 69	\$31,933 81
ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS OF OTHER STATES.			
Central Business Men's Association (Ill.).....	\$294,267 35	\$830,850 80	\$11,860 76
Charter Mutual Benefit Association of Pa. (Pa.).....		266,261 19	799 77
Inter-State Business Men's Accident Assn. (Iowa).....	128,094 00	777,782 70	18,003 03
Mutual Benefit Health and Accident Assn. (Neb.).....	324,840 10	1,455,903 67	18,829 34
Woodmen Accident Company (Neb.).....	20,129 50	441,254 34	36,055 89
Totals.....	\$767,330 95	\$3,772,052 70	\$85,548 79

TABLE XI—ASSETS AND LIABILITIES DECEMBER 31, 1921—ASSESSMENT LIFE, ASSESSMENT LIFE AND ACCIDENT AND ASSESSMENT ACCIDENT ASSOCIATIONS.

Name.	ASSETS.		
	Ledger assets.	Non-ledger assets.	Assets not admitted.
OHIO ASSESSMENT LIFE ASSOCIATIONS.			
Fremont Mutual (Fremont).....	\$1,487 23	\$15 39	
Knights Templars and Masonic Aid (Cincinnati).....	466,377 39	98,937 05	\$17,595 58
Pure Protection Life (Cleveland).....	105,055 59	1,020 12	
Young Men's Mutual Life (Cincinnati).....	251,140 97	4,380 01	32,305 00
Totals.....	\$824,061 18	\$104,352 57	\$49,900 58
OHIO ASSESSMENT LIFE AND ACCIDENT ASSOCIATION.			
Commercial Travelers (Cleveland).....	\$535,763 96	\$11,805 14	\$31,823 05
ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS OF OTHER STATES.			
Central Business Men's Association (Ill.).....	\$365,773 54	\$43,379 28	\$7,731 42
Charter Mutual Benefit Association of Pa. (Pa.).....	40,569 07		
Inter-State Business Men's Accident Assn. (Iowa).....	490,336 43	31,205 51	3,386 14
Mutual Benefit Health and Accident Assn. (Neb.).....	414,156 11	70,318 57	43,585 98
Woodmen Accident Company (Neb.).....	749,331 58	12,340 50	
Totals.....	\$2,060,166 73	\$157,243 86	\$54,703 54

TABLE X—INCOME AND DISBURSEMENTS DURING 1921—ASSESSMENT LIFE, ASSESSMENT LIFE AND ACCIDENT AND ASSESSMENT ACCIDENT ASSOCIATIONS.

INCOME DURING 1921.		DISBURSEMENTS DURING 1921.				
All other receipts.	Total income.	Losses and claims.	Salaries and other compensation and expenses of officers and office employees.	Commissions and fees paid to agents.	All other disbursements.	Total disbursements.
	\$1,091 95	\$300 00	\$170 00	\$300 00	\$181 06	\$951 06
\$330 00	421,990 40	353,500 00	19,204 04	7,929 50	11,546 39	392,179 93
11,967 54	98,686 55	27,158 73	4,455 42	19,885 10	15,959 49	67,458 74
13,452 50	91,349 33	66,000 00	3,883 00	4,926 07	142,62 05	89,071 12
\$25,750 04	\$613,118 23	\$446,958 73	\$27,712 46	\$33,040 67	\$41,948 99	\$549,660 85
\$2,029 89	\$252,303 39	\$197,410 19	\$26,173 37	\$4,772 50	\$42,272 14	\$270,628 20
\$781 25	\$1,137,760 16	\$507,634 95	\$92,432 54	\$326,997 96	\$77,176 48	\$1,004,241 93
13,500 00	280,560 96	94,801 06	33,082 76	123,311 80	23,454 08	274,649 70
	923,879 73	503,909 60	79,491 69	146,958 06	83,984 22	814,343 57
1,736 12	1,801,309 23	805,274 28	188,904 61	626,928 85	134,844 26	1,755,952 00
	497,439 73	240,330 69	113,640 55	26,696 75	54,495 47	435,163 46
\$16,017 37	\$4,640,949 81	\$2,151,950 58	\$507,552 15	\$1,250,893 42	\$373,954 51	\$4,284,350 66

TABLE XI—ASSETS AND LIABILITIES DECEMBER 31, 1921—ASSESSMENT LIFE ASSESSMENT LIFE AND ACCIDENT AND ASSESSMENT ACCIDENT ASSOCIATIONS.

ASSETS.		LIABILITIES.			
Total admitted assets.	Unpaid Losses and claims.	All other liabilities.	Total liabilities.	Balance to protect contracts.	Deficit.
\$1,502 62		\$275 00	\$275 00	\$1,227 62	
547,718 86	\$75,500 00	160,119 18	235,619 18	312,099 68	
106,075 71		106,075 71	106,075 71		
223,215 98	3,000 00	30,295 70	33,295 70	189,920 28	
\$878,513 17	\$78,500 00	\$296,765 59	\$375,265 59	\$503,247 58	
\$515,746 05	\$20,267 66	\$185,434 94	\$205,702 60	\$287,212 81	
\$401,421 40	\$169,403 27	\$47,913 89	\$217,317 16	\$184,104 24	
40,569 07					
518,155 80	156,660 43	58,567 74	215,228 17	302,927 63	
440,888 70	122,502 89	123,864 38	246,367 27	194,367 27	
761,672 08	41,170 00	111,690 63	152,860 63	608,811 45	
\$2,162,707 05	\$489,736 59	\$342,036 64	\$831,773 23	\$1,290,210 59	

TABLE XII—EXHIBIT OF CERTIFICATES—ASSESSMENT LIFE, ASSESSMENT LIFE AND ACCIDENT AND ASSESSMENT ACCIDENT ASSOCIATIONS

Name.	IN FORCE DEC. 31, 1920.	
	No.	Amount.
OHIO ASSESSMENT LIFE ASSOCIATIONS.		
Fremont Mutual (Fremont).....	361	\$36,100 00
Knights Templars and Masonic Aid (Cincinnati).....	5,086	10,209,000 00
Pure Protection Life (Cleveland).....	1,479	3,772,500 00
Young Men's Mutual Life (Cincinnati).....	1,172	2,051,000 00
Totals.....	8,098	\$16,076,698 00
OHIO ASSESSMENT LIFE AND ACCIDENT ASSOCIATION.		
Commercial Travelers (Cleveland).....	10,552	\$7,337,400 00
ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS OF OTHER STATES.		
Central Business Men's Association (Ill.).....	71,828	*
Charter Mutual Benefit Association of Pa. (Pa.).....	18,803	*
Inter-State Business Men's Accident Association (Iowa).....	64,008	*
Mutual Benefit Health and Accident Association (Neb.).....	75,085	*
Woodmen Accident Company (Neb.).....	54,644	\$48,660,800 00
Totals.....	284,368	\$48,660,800 00

TABLE XIII—BUSINESS IN OHIO.

Name.	IN FORCE DEC. 31, 1920.		ISSUED AND REVIVED.	
	No.	Amount.	No.	Amount.
OHIO ASSESSMENT LIFE ASSOCIATIONS.				
Fremont Mutual (Fremont).....	361	\$36,100 00	40	\$4,000 00
Knights Templars and Masonic Aid (Cincinnati).....	1,559	3,273,000 00	161	426,000 00
Pure Protection Life (Cleveland).....	1,479	3,772,500 00	630	2,442,500 00
Young Men's Mutual Life (Cincinnati).....	1,172	2,051,000 00	126	2,267 00
Totals.....	4,571	\$9,132,600 00	957	\$2,874,767 00
OHIO ASSESSMENT LIFE AND ACCIDENT ASSOCIATION.				
Commercial Travelers (Cleveland).....	10,462	\$5,190,200 00	1,291	\$80,000 00
ASSESSMENT HEALTH, ACCIDENT ASSOCIATIONS OF OTHER STATES.				
Central Business Men's Associations (Ill.).....			463	*
Charter Mutual Benefit Association of Pa. (Pa.).....	18,803	*	12,604	*
Inter-State Business Men's Accident Association (Iowa).....	64,008	*	27,994	*
Mutual Benefit Health and Accident Association (Nebraska).....	75,085	*	109,777	*
Woodmen Accident Company (Neb.).....	9,195	\$10,827,400 00	2,956	\$3,404,650 00
Totals.....	167,091	\$10,827,400 00	153,794	\$3,404,650 00

TABLE XII—EXHIBIT OF CERTIFICATES—ASSESSMENT LIFE ASSESSMENT LIFE AND ACCIDENT AND ASSESSMENT ACCIDENT ASSOCIATIONS.

ISSUED AND REVIVED.		TERMINATED.		IN FORCE DEC. 31, 1921.		Increase in insurance in force.	Decrease in insurance in force.
No.	Amount.	No.	Amount.	No.	Amount		
40	\$4,000 00	51	\$5,100 00	350	\$35,000 00	-----	\$1,100 00
227	566,000 00	339	804,000 00	4,974	9,971,000 00	-----	238,000 00
630	2,442,500 00	208	845,000 00	1,901	5,370,000 00	1,597,500 00	-----
126	2,267 00	116	215,000 00	1,182	2,053,000 00	2,000 00	-----
1,023	\$3,014,767 00	714	\$1,869,100 00	8,407	\$17,429,000 00	\$1,599,500 00	\$239,10 00
1,309	\$99,400 00	1,074	\$263,000 00	10,787	\$7,173,800 00	-----	\$163,600 00
46,193	* -----	33,444	* -----	84,577	* -----	* -----	* -----
12,604	* -----	12,079	* -----	19,328	* -----	* -----	* -----
27,994	* -----	3,196	* -----	60,906	* -----	* -----	* -----
109,777	* -----	68,009	* -----	116,853	* -----	* -----	* -----
20,199	\$19,516,400 00	19,611	\$16,460,700 00	55,232	\$51,716,500 00	\$3,055,700 00	-----
175,267	\$19,516,400 00	136,339	\$16,460,700 00	336,896	\$51,716,500 00	\$3,055,700 00	-----

TABLE XIII—BUSINESS IN OHIO.

TERMINATED.		IN FORCE DEC. 31, 1921.		Increase in insurance in force.	Decrease in insurance in force.	Losses paid during the year.
No.	Amount.	No.	Amount.			
51	\$5,100 00	350	\$35,000 00	-----	\$1,100 00	\$300 00
1,720	3,699,000 00	1,621	3,478,000 00	\$205,000 00	-----	\$80,000 00
208	845,000 00	1,901	5,370,000 00	1,597,500 00	-----	15,000 00
116	215,000 00	1,182	2,053,000 00	2,000 00	-----	66,000 00
2,095	\$4,764,100 00	5,054	\$10,936,000 00	\$1,804,500 00	\$1,100 00	\$161,300 00
955	\$212,000 00	10,798	\$5,058,200 00	-----	\$132,000 00	\$183,610 19
42	* -----	421	* -----	* -----	* -----	-----
12,079	* -----	19,328	* -----	* -----	* -----	\$94,801 06
31,096	* -----	60,906	* -----	* -----	* -----	503,909 60
68,009	* -----	116,853	* -----	* -----	* -----	805,274 28
3,231	\$3,602,050 00	8,920	\$10,630,000 00	-----	\$197,400 00	11,100 00
114,457	\$3,602,050 00	206,428	\$10,630,000 00	-----	\$197,400 00	\$1,415,400 00

*Not Reported.

*Not Reported.

TABLE XIV—INCOME AND DISBURSEMENTS DURING 1921—ASSESSMENT ACCIDENT AND SICK BENEFIT ASSOCIATIONS.

Name.	INCOME.		
	Fees and dues.	Assessments or premiums.	Interest.
OHIO ASSOCIATIONS.			
Buckeye Mutual Accident (Columbus).....	\$3,150 00	\$28,999 50	\$37 50
Buckeye Mutual Health (Columbus).....	4,581 25	29,769 00	
Central Casualty Company (Columbus).....	515 03	132,076 48	450 00
Economy Mutual Casualty Company (Dayton).....		3,126 93	32 01
Fireside Mutual Aid (Cincinnati).....	3 00	40,253 10	116 66
Globe Casualty Company (Columbus).....	1,797 00	16,323 35	131 12
National Business Men's Association (Cleveland).....	826 65	73,563 54	273 12
National Masonic Provident (Mansfield).....		112,349 11	14,912 17
Sick and Accident (Toledo).....	642 50	26,729 53	287 22
U. S. Mutual Benefit (Cincinnati).....		5,584 50	2 62
Totals.....	\$11,545 43	\$468,772 04	\$16,242 42

TABLE XV—ASSETS AND LIABILITIES DURING 1921—ASSESSMENT ACCIDENT AND SICK BENEFIT ASSOCIATIONS.

Name.	ASSETS.	
	Ledger assets.	Non-ledger assets.
OHIO ASSOCIATIONS.		
Buckeye Mutual Accident (Columbus).....	\$6,574 92	\$2,728 67
Buckeye Mutual Health (Columbus).....	1,866 10	2,320 00
Central Casualty Company (Columbus).....	25,406 87	8,865 68
Economy Mutual Casualty Company (Dayton).....	5,633 15	55 03
Fireside Mutual Aid (Cincinnati).....	2,438 38	709 14
Globe Casualty Company (Columbus).....	10,372 18	
National Business Men's Association (Cleveland).....	8,752 62	7,556 50
National Masonic Provident (Mansfield).....	347,353 49	2,498 80
Sick and Accident (Toledo).....	7,540 40	2,308 18
U. S. Mutual Benefit (Cincinnati).....	1,637 64	483 30
Totals.....	\$417,581 75	\$27,527 30

TABLE XIV—INCOME AND DISBURSEMENTS DURING 1921—ASSESSMENT ACCIDENT AND SICK BENEFIT ASSOCIATIONS.

INCOME.		DISBURSEMENTS.				
All other receipts.	Total income.	Losses and claims.	Salaries and other compensation and expenses of officers and office employees.	Commissions and fees paid to agents.	All other disbursements.	Total disbursements.
	\$32,187 00	\$15,803 02	\$6,354 67	\$2,460 00	\$5,377 25	\$29,994 94
\$4,000 00	38,350 25	23,316 55	5,189 73	2,939 25	5,481 14	36,926 67
	133,071 51	46,007 47	33,844 54	30,441 65	26,201 95	136,495 61
125 00	3,283 94	1,365 61	450 00		1,044 14	2,859 75
245 70	40,618 46	13,037 45	4,542 21	21,515 02	3,193 76	42,293 44
269 43	18,520 90	4,900 15	5,219 53	1,954 80	2,822 54	14,897 02
4,950 00	79,619 31	32,644 62	18,898 35	17,094 08	11,176 01	79,813 06
26 70	127,287 98	35,315 31			47,850 44	83,165 75
	27,650 25	12,675 77	9,690 31	3,125 49	1,771 40	27,262 97
1,387 50	6,974 62	1,454 51	33 66	2,399 35	1,449 46	5,336 98
\$11,004 33	\$507,564 22	\$186,520 46	\$84,223 00	\$81,929 64	\$106,373 09	\$459,046 19

TABLE XV—ASSETS AND LIABILITIES DURING 1921—ASSESSMENT ACCIDENT AND SICK BENEFIT ASSOCIATIONS.

ASSETS.		LIABILITIES.				
Assets not admitted.	Total admitted assets.	Unpaid losses and claims.	All other liabilities.	Total liabilities.	Balance to protect contracts.	Deficit.
	\$9,303 59	\$1,812 11	\$2,715 00	\$4,527 11	\$4,776 48	
	4,186 10	4,853 94	2,058 09	6,911 94		\$2,725 84
3,487 51	30,785 04	4,994 95	10,904 73	15,899 68	14,835 36	
	5,694 18	120 00	1,306 74	1,426 74	4,267 44	
33 20	3,114 32	619 75	250 00	869 75	2,244 57	
3,324 87	7,047 31	847 95	657 52	1,505 47	5,541 84	
4,050 25	12,258 87	3,823 89	1,834 13	5,658 02	6,600 85	
775 00	349,077 29	1,250 00	172,701 55	173,951 55	175,125 74	
	9,848 58	1,297 99	360 73	1,658 72	8,189 96	
240 00	1,882 94		251 50	251 50	1,631 44	
\$11,910 83	\$433,198 22	\$19,620 58	\$193,039 90	\$212,660 48	\$223,272 58	\$2,725 84

Ohio Life Insurance Companies.

Abstracts Compiled from the Annual Statements on File in the Department Showing
Their Condition on December 31, 1921.

(67)

CAPITOL SAVINGS LIFE INSURANCE COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1921; COMMENCED BUSINESS IN 1922.

COMMENCED BUSINESS IN OHIO IN 1922.

HENRY E. ROMER, President;

F. W. MECKLENBORG, Secretary.

INCOME.

Surplus.....	\$46,978 50
Increase of cash capital during the year.....	100,000 00
Total.....	<u>\$146,978 50</u>

DISBURSEMENTS.

Compensation of managers and agents not paid by commission for services in obtaining new insurance.....	\$400 00
Medical examiners' fees.....	20 00
Salaries and all other compensation of officers, directors, trustees and home office employees.....	369 03
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	192 26
Furniture, fixtures and safes.....	335 00
Insurance department licenses and fees.....	27 00
All other licenses, fees and taxes.....	100 00
Other disbursements.....	75 85
Total disbursements.....	<u>\$1,519 14</u>
Balance	<u>\$145,459 36</u>

LEDGER ASSETS.

Book value of real estate.....	\$40,000 00
Mortgage loans on real estate.....	100,000 00
Deposits in trust companies and banks, not on interest.....	3,035 86
Agent's balances.....	2,423 50
Total ledger assets.....	<u>\$145,459 36</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$419 18
Gross assets.....	<u>\$145,878 54</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$2,423 50
Total admitted assets.....	<u>\$143,455 04</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Salaries, rents, office expenses and other accounts, due or accrued.....	\$851 50
Capital stock.....	100,000 00
Unassigned funds (surplus).....	42,603 54
Total.....	<u>\$143,455 04</u>

CLEVELAND LIFE INSURANCE COMPANY.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1906; COMMENCED BUSINESS IN 1907.

COMMENCED BUSINESS IN OHIO IN 1907.

WM. H. HUNT, President.

H. M. MOORE, Secretary.

Cash Capital, \$250,000.00.

INCOME.

First year's premiums on original policies.....	\$154,561 63	
First year's premiums for total and permanent disability benefits, less \$95.59 for first year's reinsurance.....	5,043 67	
For additional accidental death benefits included in life policies, less \$99.35 for first year's reinsurance.....	5,242 31	
First year's premiums on original policies.....	\$164,847 61	
Dividends applied to purchase paid up additions and annuities.....	2,990 07	
Surrender values applied to purchase paid up insurance and annuities..	553 31	
New premiums.....		\$168,390 99
Renewal premiums, less \$7,695.23 for reinsurance on renewals.....	740,755 67	
Renewal premiums for total and permanent disability benefits, less \$95.59 for reinsurance on renewals.....	8,607 91	
For additional accidental death benefits included in life policies, less \$99.39 for reinsurance on renewals.....	5,926 73	
Dividends applied to pay renewal premiums.....	11,045 35	
Dividends applied to shorten the endowment or premium paying period	15,830 91	
Renewal premiums for deferred annuities.....	1,007 28	
Renewal premiums.....		\$783,173 85
Premium income.....		\$951,564 84
Total.....		\$951,564 84
Consideration for supplementary contracts not involving life contingencies.....	7,606 41	
Dividends left with the company to accumulate at interest.....	11,535 20	
Gross interest on mortgage loans, less \$2,135.88 accrued interest on mortgages acquired during 1921.....	\$116,569 61	
Gross interest on bonds and dividends on stocks, less \$2,925.92 accrued interest on bonds acquired during 1921.....	50,757 26	
Gross interest on premium notes, policy loans or liens.....	20,428 44	
Gross interest on deposits in trust companies and banks.....	1,288 04	
Gross rent from company's property including \$565.40 for company's occupancy of its own buildings.....	25,562 55	
Total interest and rents.....		214,605 90
Gross profit on sale or maturity of bonds.....		1,036 40
Gross increase, by adjustment, in book value of real estate		75
Total income.....		\$1,186,348 75
Ledger assets December 31, 1921.....		3,270,245 53
Total.....		\$4,456,594 28

DISBURSEMENTS.

Death claims, \$177,358.30; additions, \$850.00.....	\$178,208 30	
Matured endowments.....	6,500 00	
Total and permanent disability claims and for additional accidental death benefits.....	5,347 07	
Net amount paid for losses and matured endowments.....		\$190,055 37

Annuities involving life contingencies.....	\$540 00
Surrender values paid in cash, or applied in liquidation of loans or notes.....	50,108 61
Surrender values applied to purchase paid up insurance and annuities.....	553 31
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....	7,606 41
Dividends applied to pay renewal premiums.....	11,045 35
Dividends applied to shorten the endowment or premium paying period.....	15,830 91
Dividends applied to purchase paid up additions and annuities.....	2,990 07
Dividends left with the company to accumulate at interest.....	11,535 20
(Total paid policy holders.....	\$290,265 23)
Supplementary contracts not involving life contingencies.....	1,467 24
Dividends and interest thereon held on deposit surrendered during the year.....	902 82
Interest or dividends paid to stockholders.....	15,000 00
Commissions to agents.....	138,784 36
Commuted renewal commissions.....	25,629 56
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....	11,258 88
Agency supervision and traveling expenses of supervisors.....	8,452 00
Branch office expenses, including salaries of managers and clerks.....	19,273 41
Medical examiners' fees, \$11,788.64; inspection of risks, \$4,212.10.....	16,000 74
Salaries and all other compensation of officers, directors, trustees and home office employees.....	61,579 77
Rents.....	6,000 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange..	19,141 97
Legal expenses.....	2,931 01
Furniture, fixtures and safes.....	882 74
Repairs and expenses on real estate (other than taxes).....	16,744 06
Taxes on real estate.....	1,982 95
State taxes on premiums.....	8,909 28
Insurance department licenses and fees.....	939 08
Federal corporation taxes.....	496 50
All other licenses, fees and taxes.....	5,764 98
Other disbursements.....	7,724 96
Agents' balances charged off.....	368 63
Gross decrease, by adjustment, in book value of real estate.....	50,000 00
Total disbursements.....	\$710,500 17
Balance.....	\$3,746,094 11

LEDGER ASSETS.

Book value of real estate.....	\$302,387 56
Mortgage loans on real estate.....	1,989,765 03
Loans on company's policies assigned as collateral.....	400,238 06
Book value of bonds.....	1,016,226 93
Cash in company's office.....	900 00
Deposits in trust companies and banks not on interest.....	4,831 18
Deposits in trust companies and banks on interest.....	29,453 62
Bills receivable.....	2,291 73
Total ledger assets.....	\$3,746,094 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$21,627 27
Interest due and accrued on bonds.....	16,236 49
Interest due and accrued on premium notes, policy loans or liens.....	1,063 54
Rents due and accrued on company's property or lease.....	565 45
	39,492 75

	New business. Paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....	\$1,747 76	\$50,469 28
Gross deferred premiums (less reinsurance premiums).....	5,364 38	69,387 11
Totals.....	\$7,112 14	\$119,856 39

SUPERINTENDENT OF INSURANCE.

1

Deduct loading.....	\$4,267 28	\$7,191 38	
Net uncollected and deferred premiums.....	\$2,844 86	\$112,665 01	\$115,509 87
All other assets.....			2,500 00
Gross assets.....			\$3,903,596 73

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, gross.....			3,615 48
Total admitted assets.....			\$3,899,981 25

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921, as computed by the Ohio insurance department 3½% on all business:			
American experience table at 3½%		\$3,718 00	
Ohio insurance department at 3½% on all business.....		3,392,235 00	
Same for annuities.....		13,443 00	
Total.....		\$3,409,396 00	
Deduct net value of risks reinsured.....		10,443 00	
Net reserve.....			\$3,398,953 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....			16,988 00
Present value of supplementary contracts, not involving life contingencies.....			9,791 08
Present value of amounts incurred but not yet due for total and permanent disability benefits.....			4,154 00
Death losses in process of adjustment, or adjusted, not due.....		1,000 00	
Death losses reported, no proofs received.....		6,490 48	
Total policy claims.....			7,490 48
Dividends left with the company to accumulate at interest, and accrued interest thereon			42,986 94
Premiums paid in advance, including surrender values so applied.....			3,500 00
Unearned interest and rent paid in advance.....			9,500 00
Medical examiners' fees.....			814 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....			22,831 00
Dividends or other profits due policy holders.....			471 00
Guaranteed income, etc., due policy holders			599 20
Dividends declared on or apportioned to annual dividend policies, payable to policy holders during 1922.....			20,094 32
Reserve, special or surplus funds not otherwise included in liabilities.....			46,320 19
Other liabilities.....			15,488 04
Capital stock.....			250,000 00
Unassigned funds (surplus).....			50,000 00
Total.....			\$3,899,981 25

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1920.

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	14,273	\$23,475,927 00		
Endowment	3,060	4,262,315 00		
All other.....	663	1,442,244 00		
			17,996	\$29,180,486 00

New policies issued during the year.

Whole life.....	1,738	\$3,239,265 00		
Endowment.....	804	1,413,750 00		
All other.....	43	136,000 00		
			2,585	\$4,789,015 00

Old policies revived.

Whole life.....	75	\$111,000 00		
Endowment.....	30	40,000 00		
All other.....	1	2,500 00		
			106	153,500 00
Total.....			20,687	\$34,123,001 00

Policies terminated during the year.

Whole life.....	1,300	\$2,340,040 00		
Endowment.....	487	825,128 00		
All other.....	130	275,650 00		
			1,917	3,436,818 00

Mode of termination.

By death.....	96	\$176,250 00		
maturity.....	6	6,500 00		
expiry.....	99	159,550 00		
surrender.....	184	305,604 00		
lapse.....	1,532	2,738,910 00		
decrease.....		50,004 00		
Totals.....	1,917	\$3,436,818 00		

Policies and additions in force December 31, 1921.

Whole life.....	14,623	\$24,229,601 00		
Endowment.....	3,394	4,887,486 00		
All other.....	753	1,569,096 00		
			18,770	\$30,686,183 00
Policies reinsured.....			254	\$895,349 00

EXHIBIT OF POLICIES.

(Showing paid for business only.)

*Industrial Business.**Policies and additions in force December 31, 1920.*

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	135	\$20,900 00		
Endowment.....	55	6,400 00		
			190	\$27,300 00
Total.....			190	\$27,300 00

Policies terminated during the year.

Whole life.....	11	\$2,050 00		
			11	2,050 00

Mode of termination.

By death.....	5	\$850 00		
lapse.....	6	1,200 00		
Totals.....	11	\$2,050 00		

Policies and additions in force December 31, 1921.

Whole life.....	124	\$18,850 00		
Endowment	55	6,400 00		
			179	\$25,250 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY AND INDUSTRIAL.

	Number.	Amount.
Policies in force December 31, previous year.....	10,096	\$16,116,912 00
Policies issued during year.....	1,580	2,984,750 00
Totals.....	11,676	\$18,719,662 00
Ceased to be in force.....	887	1,483,756 00
Policies in force December 31, 1921.....	10,789	\$17,517,906 00
Losses and claims unpaid December 31, previous year.....	1	500 00
Losses and claims incurred during year.....	60	105,090 48
Totals	61	\$105,590 48
Losses and claims settled during year.....	58	103,000 00
Losses and claims unpaid December 31, 1921.....	3	\$2,490 48

COLUMBIA LIFE INSURANCE COMPANY.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1902; COMMENCED BUSINESS IN 1903.

COMMENCED BUSINESS IN OHIO IN 1903.

S. M. CROSS, President.

HENRY G. LUKEN, Secretary.

Cash Capital, \$192,350.00.

INCOME.

First year's premiums on original policies	\$66,304 47	
(a) First year's premiums for total and permanent disability benefits, less \$129.60 for first year's reinsurance.....	663 98	
(b) For additional accidental death benefits included in life policies, less \$616.68 for first year's reinsurance.....	50 00	
First year's premiums on original policies.....	\$67,018 45	
Dividends applied to purchase paid up additions and annuities.....	297 30	
Surrender values applied to purchase paid up insurance and annuities ..	4,698 23	
New premiums.....		\$72,013 98
Renewal premiums, less \$17,537.25 for reinsurance on renewals.....	\$334,044 80	
(a) Renewal premiums for total and permanent disability benefits.....	351 55	
(b) For additional accidental death benefits included in life policies, less \$266.00 for reinsurance on renewals.....	145 20	
Dividends applied to pay renewal premiums.....	11,214 75	
Renewal premiums.....		345,756 30
Premium income.....		\$417,770 28
Dividends left with the company to accumulate at interest.....		3,703 62

Gross interest on mortgage loans, less \$1,141.58 accrued interest on mortgages acquired during 1921.....	\$75,158 47
Gross interest on bonds and dividends on stocks.....	9,728 75
Gross interest on premium notes, policy loans or liens.....	23,990 83
Gross interest on deposits in trust companies and banks.....	1,472 53
Gross interest on other debts due the company.....	597 58
Gross rent from company's property.....	750 00
Total interest and rents.....	\$111,698 16
Miscellaneous income.....	46,755 29
Borrowed money.....	35,000 00
Gross profit on sale or maturity of bonds.....	20 00
Total income.....	\$614,947 35
Ledger assets December 31, 1920.....	1,844,038 09
Total.....	\$2,458,985 44

DISBURSEMENTS.

Death claims (less \$1,000.00, reinsurance).....	\$84,529 91
Matured endowments.....	2,500 00
Total and permanent disability claims and for additional accidental death benefits.....	87 68
Net amount paid for losses and matured endowments.....	87,117 59
Annuities involving life contingencies.....	85 56
Surrender values paid in cash, or applied in liquidation of loans or notes.....	61,557 12
Surrender values applied to pay new premiums.....	26 50
Surrender values applied to purchase paid up insurance and annuities.....	4,698 23
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....	14,725 02
Dividends applied to pay renewal premiums.....	11,214 75
Dividends applied to purchase paid up additions and annuities.....	297 30
Dividends left with the company to accumulate at interest.....	3,703 62
Total paid policy holders.....	\$183,425.69)
Supplementary contracts not involving life contingencies.....	600 00
Dividends and interest thereon held on deposit surrendered during the year.....	2,040 77
Interest or dividends paid to stockholders.....	11,541 00
Commissions to agents.....	60,819 27
Agency supervision and traveling expenses of supervisors.....	438 80
Branch office expenses, including salaries of managers and clerks.....	2,042 80
Medical examiners' fee.....	6,113 17
Salaries and all other compensation of officers, directors, trustees and home office employees.....	33,050 86
Rents.....	2,400 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange....	8,686 91
Legal expenses.....	3,605 56
Furniture, fixtures and safes.....	1,610 18
Repairs and expenses on real estate (other than taxes).....	88 88
Taxes on real estate.....	394 59
State taxes on premiums.....	3,327 61
Insurance department licenses and fees.....	294 33
Federal corporation taxes.....	6,701 74
All other licenses, fees and taxes.....	556 37
Other disbursements.....	25,490 39
Borrowed money repaid.....	35,000 00
Interest on borrowed money.....	1,120 13
Gross loss on sale of real estate.....	673 82
Total disbursements.....	\$390,022 93
Balance.....	\$2,068,962 51

LEDGER ASSETS.

Book value of real estate.....	\$21,374 26
Mortgage loans on real estate.....	1,458,342 91

Loans on company's policies assigned as collateral.....	\$341,964 40
Book value of bonds.....	211,427 02
Cash in company's office.....	1,228 28
Deposits in trust companies and banks, not on interest.....	1,004 23
Deposits in trust companies and banks on interest.....	17,963 25
Bills receivable.....	13,458 18
Agents' balances.....	2,199 98
Total ledger assets.....	<u>\$2,068,962 51</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$37,437 84
Interest due and accrued on bonds.....	1,803 02
Interest due and accrued on premium notes, policy loans or liens.....	3,645 42
Interest due and accrued on other assets.....	48 32
Rents due and accrued on company's property or lease.....	868 75
Market value of real estate over book value.....	<u>\$43,803 35</u>
Market value of bonds and stocks over book value.....	6,585 74
Due from other companies for losses or claims on policies reinsured.....	1,073 00
	<u>1,981 05</u>

	New Business. Paid for basis.	Renewals.	
Gross premiums due and unreported (less reinsurance premiums).....	\$3,576 86	\$65,859 74	
Gross deferred premiums (less reinsurance premiums).....	4,396 77	22,074 12	
Totals.....	<u>\$7,973 63</u>	<u>\$87,933 86</u>	
Deduct loading.....	3,986 82	12,310 74	
Net uncollected and deferred premiums.....	<u>\$3,986 81</u>	<u>\$75,623 12</u>	<u>\$79,609 93</u>
Gross assets.....			<u>\$2,202,015 58</u>

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions.....	\$9,376 60
Cash advanced to or in hands of officers or agents.....	4,164 21
Book value of real estate over market value.....	483 98
	<u>14,024 79</u>
Total admitted assets.....	<u>\$2,187,990 79</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force Dec. 31, 1921.....	\$1,839,457 00
Same for annuities.....	99 65
Total.....	<u>\$1,839,556 65</u>
Deduct net value of risks reinsured.....	32,542 00
Net reserve.....	<u>\$1,806,915 00</u>
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....	2,113 30
Present value of supplementary contracts, not involving life contingencies.....	3,297 00
Death losses in process of adjustment, or adjusted, not due.....	\$1,000 00
Death losses reported, no proofs received.....	10,125 00
Death losses and other claims resisted.....	2,000 00
Total policy claims.....	<u>13,125 00</u>
Dividends left with the company to accumulate at interest, and accrued interest thereon.....	18,376 41
Premiums paid in advance, including surrender values so applied.....	2,218 14
Unearned interest and rent paid in advance.....	7,336 08
Commissions to agents due or accrued.....	432 39
Cost of collection on uncollected and deferred premiums in excess of loading.....	<u>229 52</u>

Salaries, rents, office expenses and other accounts, due or accrued.....	\$1,088 74
Medical examiners' fees.....	518 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....	7,640 00
Unpaid dividends to stockholders.....	84 02
Dividends or other profits due policy holders.....	2,656 44
Reserve, special or surplus funds not otherwise included in liabilities.....	2,312 28
Other liabilities.....	32,996 70
Capital stock.....	192,350 00
Unassigned funds (surplus).....	94,251 77
Total.....	\$2,187,990 79

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1920.

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	6,542	\$10,226,155 00		
Endowment.....	2,299	2,138,290 00		
All other.....	458	1,568,394 00		
Additions by dividends.....		553 00		
			9,209	\$13,933,392 00

New policies issued during the year.

Whole life.....	554	\$1,433,500 00		
Endowment.....	175	348,500 00		
All other.....	22	88,000 00		
			751	1,870,000 00

Old policies revived.

Whole life.....	9	\$12,700 00		
Endowment.....	9	2,525 00		
All other.....	2	10,000 00		
			20	25,225 00

Old policies increased.

Whole life.....		\$16,067 00		
Additions by dividends.....		216 00		
				16,283 00
Total.....			10,070	\$15,849,000 00

Policies terminated during the year.

Whole life.....	547	\$892,565 00		
Endowment.....	195	208,500 00		
All other.....	91	311,060 00		
			833	\$1,412,125 00

Mode of termination.

By death.....	49	\$89,460 00		
maturity.....	3	2,500 00		
expiry.....	32	73,970 00		
surrender.....	203	376,380 00		
lapse.....	546	828,865 00		
decrease.....		40,950 00		
Total.....	833	\$1,412,125 00		

Policies and additions in force December 31, 1921.

Whole life.....	6,526	\$10,657,907 00		
Endowment.....	2,286	2,281,565 00		
All other.....	427	1,493,934 00		
Group policies		769 00		
			9,237	\$14,432,775 00
Policies reinsured.....			168	\$1,170,000 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	6,913	\$7,953,436 00
Policies issued during year.....	487	1,187,508 00
Total.....	7,400	\$9,140,944 00
Ceased to be in force.....	647	933,156 00
Policies in force December 31, 1921.....	6,753	\$8,207,788 00
Losses and claims unpaid December 31, previous year.....	1	1,000 00
Losses and claims incurred during year.....	24	29,493 50
Total.....	25	\$30,493 50
Losses and claims settled during year.....	25	\$30,493 50

THE COLUMBUS MUTUAL LIFE INSURANCE COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1907; COMMENCED BUSINESS IN 1908.

COMMENCED BUSINESS IN OHIO IN 1908.

C. W. BRANDON, President;

D. E. BALL, Secretary.

Cash Capital, \$200,000.00.

INCOME.

First year's premiums on original policies.....	\$365,391 91	
(a) First year's premiums for total and permanent disability benefits, less \$100.70 for first year's reinsurance.....	\$8,540 81	
(b) For additional accidental death benefits included in life policies, less \$853.53 for first year's reinsurance.....	11,683 65	
First year's premiums on original policies.....	\$385,616 37	
Dividends applied to purchase paid up additions and annuities	10,809 77	
Net premiums		\$396,426 14
Renewal premiums, less \$14,569.79 for reinsurance on renewals.....	\$760,129 28	
(a) Renewal premiums for total and permanent disability benefits.....	22,461 59	
(b) For additional accidental death benefits included in life policies.....	10,990 59	
Dividends applied to pay renewal premiums.....	100,861 44	
Surrender values applied to pay renewal premiums	9 42	
Renewal premiums.....		\$894,452 32
Premium income.....		\$1,290,878 46

Consideration for supplementary contracts not involving life cont.....	\$1,764 00
Dividends left with the company to accumulate at interest.....	44,957 88
Gross interest on mortgage loans, less \$1,276.47 accrued interest on mortgages acquired during 1921.....	\$112,685 66
Gross interest on bonds and dividends on stocks, less \$2,534.17 accrued interest on bonds acquired during 1921.....	27,073 19
Gross interest on premium notes, policy loans or liens.....	10,904 92
Gross interest on deposits in trust companies and banks.....	772 69
Gross interest on other debts due the company.....	1,066 87
Gross rent from company's property including \$1,400.00 for company's occupancy of its own buildings.....	2,800 00
	<hr/>
From other sources.....	148,303 33
From agents' balances previously charged off.....	116,675 20
From increase, by adjustment, in book value of real estate.....	226 04
	<hr/>
Total income.....	2,500 00
Ledger assets December 31, 1921.....	<hr/>
Increase of cash capital during the year.....	\$1,605,304 91
	2,348,402 89
	<hr/>
Total.....	50,000 00
	<hr/>
	\$4,003,707 80

DISBURSEMENTS.

Death claims (less \$2,491.56, reinsurance) \$98,294.44; additions, \$575.29	\$98,869 73
Matured endowments, \$5,000.00; additions, \$89.29.....	5,089 29
Total and permanent disability claims and for additional accidental death benefits.....	<hr/>
	12,468 27
	<hr/>
Net amount paid for losses and matured endowments.....	\$116,427 29
Annuities involving life contingencies.....	976 34
Premium notes and liens voided by lapse.....	15,432 61
Surrender values paid in cash, or applied in liquidation of loans or notes.....	31,278 83
Surrender values applied to pay new premiums.....	9 42
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....	1,163 38
Dividends applied to pay renewal premiums.....	100,861 44
Dividends applied to purchase paid up additions and annuities.....	10,809 77
Dividends left with the company to accumulate at interest.....	44,957 88
(Total paid policy holders.....)	<hr/>
	\$321,916.96)
Expense of investigation and settlement of policy claims.....	3 00
Supplementary contracts not involving life contingencies.....	1,304 92
Dividends and interest thereon held on deposit surrendered during the year.....	10,603 58
Interest or dividends paid to stockholders.....	20,702 80
Commissions to agents.....	321,740 35
Agency supervision and traveling expenses of supervisors.....	2,096 83
Medical examiners' fees.....	29,742 30
Salaries and all other compensation of officers, directors, trustees and home office employees.....	82,834 66
Rents.....	1,400 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange...	20,398 23
Furniture, fixtures and safes.....	2,582 04
Repairs and expenses on real estate (other than taxes).....	1,519 77
Taxes on real estate.....	1,003 02
State taxes on premiums.....	704 09
Insurance department licenses and fees.....	2,423 63
Federal corporation taxes.....	4,417 05
All other licenses, fees and taxes.....	8,174 88
Other disbursements.....	68,313 71
Agents' balances charged off.....	16 87
	<hr/>
Total disbursements.....	\$901,898 69
	<hr/>
Balance.....	\$3,101,809 11

LEDGER ASSETS.

Book value of real estate.....	\$35,000 00
Mortgage loans on real estate.....	2,211,606 50
Loans on company's policies assigned as collateral.....	170,847 54
Premium notes on policies in force.....	104,298 14
Book value of bonds.....	545,013 50
Deposits in trust companies and banks on interest.....	12,438 61
Bills receivable.....	22,604 82
Total ledger assets.....	\$3,101,809 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$47,334 61
Interest due and accrued on bonds.....	3,109 30
Interest due and accrued on premium notes, policy loans or liens.....	4,557 62
Interest due and accrued on other assets.....	30 92
	\$55,032 45
Market value of bonds and stocks over book value.....	29,924 00

	New business paid for basis.	Renewals.
Gross premiums due and unreported (less reinsur- ance premiums).....	\$3,231 94	\$33,705 18
Gross deferred premiums (less reinsurance premiums)	15,281 85	47,318 37
Totals.....	\$18,513 79	\$81,023 55
Deduct loading.....	13,591 95	21,793 11
Net uncollected and deferred premiums.....		64,152 28
All other assets.....		83 25
Gross assets.....		\$3,251,001 09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, gross.....	\$27,885 59
Premium notes and policy loans and other policy assets in excess of net value and of other policy liabilities on individual policies.....	2,176 03
	30,061 62
Total admitted assets.....	\$3,220,939 47

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force Dec. 31, 1921.....	\$2,280,489 00
Same for annuities.....	6,329 00
Total.....	\$2,286,818 00
Deduct net value of risks reinsured.....	11,800 00
Net reserve.....	\$2,275,018 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....	26,838 32
Present value of supplementary contracts, not involving life contingencies.....	8,642 64
Present value of amounts incurred but not yet due for total and permanent disability benefits.....	13,327 18
Death losses due and unpaid.....	\$340 00
Death losses reported, no proofs received.....	5,000 00
Reserve for net death losses incurred but unreported.....	1,000 00
Death losses and other policy claims resisted.....	1,000 00
Claims for total and permanent disability benefits and for additional accidental death benefits.....	3,000 00
Total policy claims.....	10,340 00

Dividends left with the company to accumulate at interest, and accrued interest thereon	\$158,540 07
Premiums paid in advance, including surrender values so applied	6,649 00
Unearned interest and rent paid in advance	1,817 99
Commissions due agents on premium notes when paid	5,736 40
Salaries, rents, office expenses and other accounts, due or accrued	1,474 18
Medical examiners' fees	2,764 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921	8,000 00
Dividends or other profits due policy holders	6,148 24
Dividends declared on or apportioned to annual dividend policies, payable to policy holders during 1921	12,196 58
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies	350 71
Reserve, special or surplus funds not otherwise included in liabilities	10,850 53
Other liabilities	5,134 19
Capital stock	250,000 00
Unassigned funds (surplus)	417,111 44
Total	\$3,220,939 47

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

<i>Policies and additions in force December 31, 1920.</i>			Total	Total
	Number.	Amount.	Number.	Amount.
Whole life (less group insurance)	10,510	\$20,223,719 00		
Endowment	4,500	6,533,259 00		
All other	434	1,224,652 00		
Additions by dividends		81,146 00		
			15,444	\$28,062,776 00
<i>New policies issued during the year.</i>				
Whole life	3,450	\$7,862,548 00		
Endowment	1,483	2,582,830 00		
All other	127	522,175 00		
Additions by dividends		19,233 00		
			5,060	10,986,786 00
<i>Old policies revived.</i>				
Whole life	108	\$234,500 00		
Endowment	51	107,200 00		
All other	2	2,000 00		
			161	343,700 00
<i>Old policies increased.</i>				
Whole life		\$30,362 00		
Endowment		3,500 00		
All other		14 00		
				33,876 00
Total			20,665	\$39,427,138 00
<i>Policies terminated during the year.</i>				
Whole life	1,337	\$3,014,774 00		
Endowment	615	1,041,638 00		
All other	71	265,057 00		
			2,023	\$4,321,469 00
<i>Mode of termination.</i>				
By death	58	\$94,137 00		
maturity	5	5,000 00		
disability	2	2,000 00		
expiry	21	31,343 00		
surrender	135	211,898 00		
lapse	1,802	3,344,378 00		
decrease		172,444 00		
Totals	2,023	\$4,321,469 00		

Policies and additions in force December 31, 1921.

Whole life.....	12,673	\$25,263,129 00		
Endowment.....	5,412	8,178,034 00		
All other.....	557	1,564,127 00		
Additions by dividends.....		100,379 00		
			18,642	\$35,105,669 00
Policies reinsured.....			204	\$1,704,101 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	15,055	\$27,345,337 00
Policies issued during year.....	4,574	9,995,133 00
Total.....	19,629	\$37,340,470 00
Ceased to be in force.....	1,940	4,162,769 00
Policies in force December 31, 1921.....	17,689	\$33,177,701 00
Losses and claims unpaid December 31, previous year.....	5	12,017 42
Losses and claims incurred during year.....	57	105,852 31
Total.....	62	\$117,869 73
Losses and claims settled during year.....	58	107,869 73
Losses and claims unpaid December 31, 1921.....	4	\$10,000 00

THE FEDERAL UNION LIFE INSURANCE COMPANY.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1914; COMMENCED BUSINESS IN 1915.

COMMENCED BUSINESS IN OHIO IN 1915.

FRANK M. PETERS, President.

CARL SLOUGH, Secretary.

Cash Capital, \$225,000.00.

INCOME.

First year's premiums on original policies.....		\$114,323 91
Renewal premiums, less \$7,744.71 for reinsurance on renewals.....		415,439 99
Premium income.....		\$529,763 90
Gross interest on mortgage loans, less accrued interest on mortgages acquired during 1921.....	\$8,330 40	
Gross interest on bonds and dividends on stocks, less \$974.54 accrued interest on bonds acquired during 1921.....	12,132 80	
Gross interest on premium notes, policy loans or liens.....	1,494 90	
Gross interest on deposits in trust companies and banks.....	1 81	
Gross interest on other debts due the company.....	20 75	
Gross rent from company's property including \$9,800.00 for company's occupancy of its own buildings.....	14,000 06	
Total interest and rents.....		\$35,980 72
From other sources.....		2,507 60
Borrowed money.....		80,000 00
Gross increase, by adjustment, in book value of real estate.....		413 40
Total income.....		\$648,665 62

Ledger assets December 31, 1920.....	\$715,572 11
Total.....	\$1,364,237 73

DISBURSEMENTS.

Death claims.....	\$141,235 04
Net amount paid for losses and matured endowments.....	\$141,235 04
Annuities involving life contingencies.....	100 00
Premium notes and liens voided by lapse.....	2,190 58
Surrender values paid in cash, or applied in liquidation of loans or notes.....	7,602 13
(Total paid policy holders.....)	\$151,127.75)
Expense of investigation and settlement of policy claims, including \$300.00 for legal expenses.....	425 00
Commissions to agents.....	92,451 43
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....	12,927 00
Agency supervision and traveling expenses of supervisors.....	4,688 00
Branch office expenses, including salaries of managers and clerks.....	11,551 85
Medical examiner's fees \$10,673.05; inspection of risks \$420.64.....	11,093 69
Salaries and all other compensation of officers, directors, trustees and home office employees.....	47,043 26
Rents, including \$9,800.00 for company's occupancy of its own buildings.....	9,800 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	10,641 91
Legal expenses.....	1,156 20
Furniture, fixtures and safes.....	1,394 74
Repairs and expenses on real estate (other than taxes).....	4,170 70
Taxes on real estate.....	1,491 80
State taxes on premiums.....	1,944 02
Insurance department licenses and fees.....	928 71
Federal corporation taxes.....	245 00
All other licenses, fees and taxes.....	2,570 82
Other disbursements.....	3,774 10
Agents' balances charged off.....	14,739 20
Borrowed money repaid.....	76,000 00
Interest on borrowed money.....	1,036 64
Gross loss on sale of real estate.....	40 50
Gross decrease, by adjustment, in book value of bonds.....	2,304 93
Total disbursements.....	\$463,551 25
Balance.....	\$900,686 48

LEDGER ASSETS.

Book value of real estate.....	\$200,000 00
Mortgage loans on real estate.....	154,950 00
Loans on company's policies assigned as collateral.....	30,383 94
Book value of bonds.....	444,289 75
Cash in company's office.....	2,577 80
Deposits in trust companies and banks, not on interest.....	6,832 17
Bills receivable.....	61,652 82
Total ledger assets.....	\$900,686 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,127 30
Interest due and accrued on bonds.....	4,733 49
Interest due and accrued on premium notes, policy loans or liens.....	1,300 00
Due from other companies for losses or claims on policies reinsured.....	\$10,160 79
	155 00

	New business. Paid for basis.	Renewals.	
Gross premiums due and unreported (less reinsurance premiums).....	\$3,410 87	\$40,387 22	
Gross deferred premiums (less reinsurance premiums)	24,124 10	105,348 64	
Totals.....	\$27,534 97	\$145,735 86	
Deduct loading.....	9,604 45	14,407 22	
Net uncollected and deferred premiums.....	\$17,930 52	\$131,328 64	\$149,259 16
All other assets.....			6,500 00
Gross assets.....			\$1,066,761 43

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	6,500 00	
Furniture, fixtures and safes.....	60,380 60	
Agents' debit balances, gross.....	1,272 22	
Total admitted assets.....		\$68,152 82
Total admitted assets.....		\$998,608 61

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force Dec. 31, 1921..	\$699,501 00	
Deduct net value of risks reinsured.....	11,128 00	
Net reserve.....		688,373 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....		2,675 00
Surrender values claimable on policies cancelled.....		1,355 00
Death losses due and unpaid.....		1,500 00
Premiums paid in advance, including surrender values so applied.....		4,961 60
Salaries, rents, office expenses and other accounts, due or accrued..		818 05
Medical examiners' fees.....		2,206 10
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....		2,000 00
Borrowed money.....		23,000 00
Reserve, special or surplus funds not otherwise included in liabilities.....		5,470 00
Capital stock.....		225,000 00
Unassigned funds (surplus).....		41,249 81
Total.....		\$998,608 61

EXHIBIT OF POLICIES.

(Showing paid for business only.)

(Ordinary Business.)

<i>Policies and additions in force December 31, 1920.</i>			
	Number.	Amount.	
Whole life (less group insurance).....	6,230	\$6,081,959 00	
Endowment.....	2,066	1,817,443 00	
All other.....	15,406	8,620,335 00	
			23,702
			\$16,519,737 00
<i>New policies issued during the year.</i>			
Whole life.....	1,513	\$1,663,037 00	
Endowment.....	2,358	982,320 00	
All other.....	1,514	804,560 00	
			5,385
			3,449,907 00

Old policies revived.

Whole life.....	550	\$475,307 00		
Endowment.....	122	84,100 00		
All other.....	115	93,000 00	787	\$652,407 00

Old policies increased.

Endowment.....		\$2,750 00		
All other.....		19,400 00		
				22,150 00
Total.....			29,874	\$20,644,201 00

Policies terminated during the year.

Whole life.....	1,991	\$1,945,900 00		
Endowment.....	749	483,864 00		
All other.....	1,340	1,060,130 00	4,080	3,489,894 00

Mode of termination.

By death.....	236	\$142,750 00		
expiry.....	14	50,000 00		
surrender.....	71	105,000 00		
lapse.....	3,759	3,113,513 00		
decrease.....		78,631 00		
Total.....	4,080	\$3,489,894 00		

Policies and additions in force December 31, 1921.

Whole life.....	6,301	\$6,287,403 00		
Endowment.....	3,800	2,404,749 00		
All other.....	15,693	8,462,155 00	25,794	\$17,154,307 00

EXHIBIT OF POLICIES.

(Showing paid for business only.)

*Industrial Business.**Policies and additions in force December 31, 1920.*

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	6,223	\$1,114,552 00		
Endowment.....	17,282	2,396,561 00	23,505	\$3,511,113 00

New policies issued during the year.

Whole life.....	1,396	271,769 00		
Endowment.....	3,741	422,491 00		
All other.....	2	400 00	5,139	694,660 00

Old policies revived.

Whole life.....	661	\$126,135 00		
Endowment.....	1,420	197,500 00		
			2,081	\$323,635 00
Total.....			30,833	\$4,531,008 00

Policies terminated during the year.

Whole life.....	2,127	\$405,120 00		
Endowment.....	4,910	695,648 00	7,037	1,100,768 00

Mode of termination.

By death.....	203	\$29,425 00
surrender.....	77	11,125 00
lapse.....	6,757	1,059,018 00
decrease.....		1,200 00
Total.....	7,037	\$1,100,768 00

Policies and additions in force December 31, 1921.

Whole life.....	6,221	\$1,107,787 00		
Endowment.....	17,573	23,220,053 00		
All other.....	2	400 00		
			23,796	\$3,430,240 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	6,347	\$6,198,422 00
Policies issued during year.....	4,193	2,745,754 00
Total.....	10,540	\$8,944,176 00
Ceased to be in force.....	2,494	2,227,478 00
Policies in force December 31, 1921.....	8,046	\$6,716,698 00
Losses and claims unpaid December 31, previous year.....	2	\$1,000 00
Losses and claims incurred during year.....	46	26,373 17
Total.....	48	\$27,373 17
Losses and claims settled during year.....	47	26,873 17
Losses and claims unpaid December 31, 1921.....	1	\$500 00

THE GEM CITY LIFE INSURANCE COMPANY.

Principal Office: DAYTON, OHIO.

A. J. CONOVER, President.

GUSTAV BECKER, Secretary.

Cash Capital, \$108,835.00.

INCOME.

First year's premiums on original policies.....	\$49,649 97	
(a) First year's premiums for total and permanent disability benefits....	362 89	
(b) For additional accidental death benefits included in life policies.....	503 62	
First year's premiums on original policies.....	\$50,516 48	
New premiums.....		\$50,516 48
Renewal premiums, less \$10,650.32 for reinsurance on renewals.....	\$99,704 01	
(a) Renewal premiums for total and permanent disability benefits.....	669 21	
Renewal premiums.....		\$100,373 22
Premium income.....		\$150,889 70
Gross interest on mortgage loans.....	\$15,657 49	
Gross interest on bonds and dividends on stocks, less \$104.86 accrued interest on bonds acquired during 1921.....	3,491 33	
Gross interest on premium notes, policy loans or liens.....	2,002 18	
Gross interest on deposits in trust companies and banks.....	115 35	
Gross interest on other debts due the company.....	167 22	
		21,433 57
From other sources.....		30,356 90
From agents' balances previously charged off.....		6 92
Borrowed money.....		25,000 00
Gross increase, by adjustment, in book value of bonds.....		44 64
Total income.....		\$227,731 73
Ledger assets December 31, 1921.....		361,452 45
Increase of cash capital during the year.....		2,285 00
Total.....		\$591,469 18

DISBURSEMENTS.

Death claims (less \$11,351.00 reinsurance).....	17,556 10
Surrender values paid in cash, or applied in liquidation of loans or notes.....	5,725 75
(Total paid policy holders.....	\$23,281 85)
Expense of investigation and settlement of policy claims.....	502 66
Commissions to agents.....	37,432 52
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....	5,121 37
Agency supervision and traveling expenses of supervisors.....	1,259 92
Branch office expenses, including salaries of managers and clerks.....	1,014 54
Medical examiners' fees, \$2,910.75; inspection of risks, \$822.54.....	3,733 29
Salaries and all other compensation of officers, directors, trustees and home office employes.....	15,264 70
Rents.....	2,000 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange..	8,099 77
Furniture, fixtures and safes.....	337 33
Insurance department licenses and fees.....	419 72
All other licenses, fees and taxes.....	1,097 62
Other disbursements—miscellaneous.....	23,864 03
Agents' balances charged off.....	971 00
Borrowed money repaid.....	25,000 00
Interest on borrowed money.....	229 50
Gross decrease, by adjustment, in book value of real estate.....	87 69
Total disbursements.....	\$149,716 88
Balance.....	\$441,752 30

LEDGER ASSETS.

Mortgage loans on real estate.....	\$261,200 00
Loans on company's policies assigned as collateral.....	34,401 97
Premium notes on policies in force.....	8,814 02
Book value of bonds.....	123,817 33
Deposits in trust companies and banks, not on interest.....	2,546 70
Agents' balances (debit, \$11,169.95; credit, \$197.67).....	10,922 28
Total ledger assets.....	<u>\$441,752 30</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,326 95	
Interest due and accrued on bonds.....	2,232 65	
		<u>\$5,559 60</u>
	New business. Paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....	\$434 16	\$9,351 76
Gross deferred premiums (less reinsurance premiums).....	4,250 00	9,592 55
Totals.....	<u>\$4,684 16</u>	<u>\$18,944 31</u>
Deduct loading.....	3,044 70	1,136 66
Net uncollected and deferred premiums.....	\$1,639 46	\$17,807 65
All other assets.....		329 20
Gross assets.....		<u>\$467,088 21</u>

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions.....	11,169 95
Total admitted assets.....	<u>\$455,918 26</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921.....	\$341,976 00
Deduct net value of risks reinsured.....	16,394 00
Net reserve.....	<u>\$325,582 00</u>
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....	516 00
Premiums paid in advance, including surrender values so applied.....	35 72
Salaries, rents, office expenses and other accounts, due or accrued.....	243 39
Medical examiners' fees.....	52 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....	432 80
Reserve, special or surplus funds not otherwise included in liabilities.....	6,188 13
Other liabilities.....	3,107 93
Capital stock.....	108,835 00
Unassigned funds (surplus).....	10,925 24
Total.....	<u>\$455,918 26</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1920.....	\$5,043 10
Received during 1921.....	18,906 68
Total.....	<u>\$23,949 78</u>
Deductions during the year as follows:	
Redeemed by maker in cash.....	15,135 76
Balance of note assets at end of the year.....	<u>\$8,814 02</u>

EXHIBIT OF POLICIES.

(Showing paid for business only.)

*Ordinary Business.**Policies and additions in force December 31, 1920.*

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	465	\$668,583 00		
Endowment.....	2,030	2,881,990 00		
All other.....	103	372,058 00		
			2,598	\$3,922,631 00

New policies issued during the year.

Whole life.....	269	\$586,150 00		
Endowment.....	513	745,762 00		
All other.....	30	200,500 00		
Group policies.....	435	185,000 00		
			1,247	1,717,412 00

Old policies revived.

Whole life.....	16	\$29,000 00		
Endowment.....	18	33,727 00		
All other.....	1	3,000 00		
			35	65,727 00

Old policies increased.

Whole life.....		\$16,320 00		
Endowment.....		747 00		
				\$17,067 00

Total.....			3,880	\$5,722,837 00
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Mode of termination.

By death.....	13	\$26,500 00		
surrender.....	20	22,930 00		
lapse.....	292	518,229 00		
decrease.....		14,720 00		
Total.....	325	\$582,379 00		

Policies and additions in force December 31, 1921.

Whole life.....	620	\$1,077,303 00		
Endowment.....	2,382	3,387,598 00		
All other.....	118	490,557 00		
Group policies.....	435	185,000 00		
			3,555	\$5,140,458 00

Policies reinsured.....				\$1,278,384 00
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BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	2,598	\$3,922,631 00
Policies issued during year.....	847	1,615,206 00
Total.....	3,445	\$5,537,837 00
Ceased to be in force.....	325	582,379 00
Policies in force December 31, 1921.....	3,120	\$4,955,458 00
Losses and claims incurred during year.....	12	27,807 10
Total.....	12	\$27,807 10

MIDLAND MUTUAL LIFE INSURANCE COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1905; COMMENCED BUSINESS IN 1906.

COMMENCED BUSINESS IN OHIO IN 1906.

W. O. THOMPSON, President.

G. W. STEINMAN, Secretary.

Cash Capital, \$225,000.00.

INCOME.

First year's premiums on original policies.....	\$271,744 82	
(a) First year's premiums for total and permanent disability benefits, less \$114.09 for first year's reinsurance.....	7,195 73	
(b) For additional accidental death benefits included in life policies.....	6,715 14	
First year's premiums on original policies.....	\$285,655 69	
Dividends applied to purchase paid up additions and annuities.....	43,284 92	
Surrender values applied to purchase paid up insurance and annuities....	857 98	
Renewal premiums.....		\$329,798 59
Renewal premiums, less \$56,270.39 for reinsurance on renewals.....	\$1,142,678 58	
(a) Renewal premiums for total and permanent disability benefits.....	25,280 40	
(b) For additional accidental death benefits included in life policies.....	7,941 41	
Dividends applied to pay renewal premiums.....	91,558 40	
Annuities applied to pay renewal premiums.....	466 20	
Surrender values applied to pay renewal premiums.....	1,358 85	
Renewal premiums.....		\$1,269,283 85
Premium income.....		\$1,599,082 44
Consideration for supplementary contracts not involving life contingencies.....		2,000 00
Dividends left with the company to accumulate at interest.....		13,094 26
Gross interest on mortgage loans, less \$2,268.54 accrued interest on mortgages acquired during 1921.....	\$204,325 64	
Gross interest on collateral loans.....	5,870 78	
Gross interest on bonds and dividends on stocks, less \$506.60 accrued interest on bonds acquired during 1921.....	25,921 69	
Gross interest on premium notes, policy loans or liens.....	36,295 86	
Gross interest on other debts due the company.....	6,843 49	
		279,257 46
From other sources.....		157 06
Gross increase, by adjustment, in book value of bonds.....		598 00
Total income.....		\$1,894,189 62
Ledger assets December 31, 1921.....		4,654,156 69
Total.....		\$6,548,346 31

DISBURSEMENTS.

Death claims (less \$22,000.00 reinsurance) \$134,913.11; additions, \$1,897.00.....	\$136,810 11	
Total and permanent disability claims and for additional accidental death benefits.....	8,580 43	
Net amount paid for losses and matured endowments.....		\$145,390 54
Annuities involving life contingencies.....		10 00
Annuities surrendered.....		39 85
Premium notes and liens voided by lapse.....		1,784 35
Surrender values paid in cash, or applied in liquidation of loans or notes.....		51,080 49
Surrender values applied to pay renewal premiums.....		1,468 74
Surrender values applied to purchase paid up insurance and annuities.....		857 98
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....		2,962 88
Dividends applied to pay renewal premiums.....		91,558 40

Annuities applied to pay renewal premiums.....	\$466 20
Dividends applied to purchase paid up additions and annuities	43,284 92
Dividends left with the company to accumulate at interest.....	13,994 26
(Total paid policy holders	\$351,998 61)
Supplementary contracts not involving life contingencies.....	2,498 44
Dividends and interest thereon held on deposit surrendered during the year.....	4,424 45
Interest or dividends paid to stockholders.....	45,000 00
Commissions to agents.....	255,283 36
Compensation of managers and agents not paid by commissions for services in obtaining new insurance.....	6,325 41
Agency supervision and traveling expenses of supervisors.....	7,539 62
Branch office expenses, including salaries of managers and clerks.....	43,070 31
Medical examiners' fees, \$20,016.80; inspection of risks, \$4,876.29.....	24,893 09
Salaries and all other compensation of officers, directors, trustees and home office employees.....	69,393 57
Rents.....	8,272 39
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	20,567 82
Legal expenses.....	25 00
Furniture, fixtures and safes.....	3,940 58
State taxes on premiums.....	289 20
Insurance department licenses and fees.....	599 32
Federal corporation taxes.....	17,677 18
All other licenses, fees and taxes.....	399 78
Other disbursements.....	17,399 68
Agents' balances charged off.....	508 26
Gross loss on sale or maturity of bonds.....	2,963 12
Gross decrease, by adjustment, in book value of bonds.....	254 80
Total disbursements.....	\$883,332 99
Balance.....	\$5,665,013 32

LEDGER ASSETS.

Book value of real estate.....	\$4,354,915 97
Loans on company's policies assigned as collateral.....	652,731 18
Premium notes on policies in force.....	73,978 47
Book value of bonds.....	526,858 60
Cash in company's office.....	5,501 55
Deposits in trust companies and banks, not on interest.....	7,955 79
Agents' balances.....	33,137 04
Miscellaneous.....	9,934 72
Total ledger assets.....	\$5,665,013 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$67,428 52	
Interest due and accrued on bonds.....	4,795 81	
Interest due and accrued on premium notes, policy loans or liens.....	2,737 59	
		74,961 92
Due from other companies for losses or claims on policies reinsured.....		233 91
	New business. Paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....	\$17,759 82	\$70,959 53
Gross deferred premiums (less reinsurance premiums).....	18,075 29	73,295 67
Totals.....	\$19,835 11	\$144,255 20
Deduct loading.....	12,365 10	26,890 36
Net uncollected and deferred premiums.....	\$7,470 01	\$117,364 84
Gross assets.....		\$5,865,044 00

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions.....	\$21,385 52	
Loans on personal security.....	22,033 21	
Premium notes and policy loans and other policy assets in excess of net value and of other policy liabilities on individual policies.....	127 14	
		<hr/> 43,545 87
Total admitted assets.....		\$5,821,498 13

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921.....	\$5,026,681 00	
Same for annuities.....	4,881 00	
		<hr/>
Total.....	\$5,031,562 00	
Deduct net value of risks reinsured.....	\$67,670 00	
		<hr/>
Net reserve.....		\$4,963,892 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....		40,366 00
Present value of supplementary contracts, not involving life contingencies.....		17,339 64
Present value of amounts incurred but not yet due for total and permanent disability benefits.....		8,754 90
Death losses reported, no proofs received.....		2,000 00
Dividends left with the company to accumulate at interest, and accrued interest thereon		74,191 75
Premiums paid in advance, including surrender values so applied.....		21,311 35
Unearned interest and rent paid in advance.....		15,540 00
Commissions due agents on premium notes when paid.....		6,310 04
Salaries, rents, office expenses and other accounts, due or accrued.....		992 22
Medical examiners' fees.....		2,063 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....		10,406 00
Dividends or other profits due policy holders.....		9,362 98
Dividends declared on or apportioned to annual dividend policies, payable to policy holders during 1921.....		95,000 00
Dividends declared on or apportioned to deferred dividend policies, payable to policy holders during 1921.....		66 09
Reserve, special or surplus funds not otherwise included in liabilities.....		62,388 46
Other liabilities.....		73,287 37
Capital stock.....		225,000 00
Unassigned funds (surplus).....		193,226 35
		<hr/>
Total.....		\$5,821,498 13

PREMIUM NOTE ACCOUNT.

On hand December 31, 1921.....	\$47,248 07	
Received during 1921.....	112,172 72	
Restored by revival of policies.....	154 29	
		<hr/>
Total.....		\$159,575 08
Deductions during the year as follows:		
Used in purchase of surrender policies.....	\$3,347 22	
Voided by lapse.....	1,938 64	
Redeemed by maker in cash.....	80,310 75	
		<hr/>
Total reduction of premium note account.....		\$85,596 61
		<hr/>
Balance of note assets at end of the year.....		\$73,978 47

EXHIBIT OF POLICIES.

(Showing paid for business only.)

*Ordinary Business.**Policies and additions in force December 31, 1920.*

	Number.	Amount.	Number.	Total Amount.
Whole life (less group insurance).....	12,453	\$22,812,831 00		
Endowment.....	10,458	15,053,213 00		
All other.....	1,426	2,693,458 00		
Additions by dividends.....		272,114 00		
			24,337	\$40,831,616 00

New policies issued during the year.

Whole life.....	2,108	\$4,875,988 00		
Endowment.....	1,861	3,437,500 00		
All other.....	231	1,022,638 00		
Additions by dividends.....		81,924 00		
			4,200	9,418,050 00

Old policies revived.

Whole life.....	78	\$188,500 00		
Endowment.....	61	109,000 00		
All other.....	6	12,529 00		
Additions by dividends.....		852 00		
			145	310,881 00

Old policies increased.

Whole life.....		\$1,623 00		
Endowment.....	4	2,706 00		
All other.....		2,594 00		
			4	6,923 00

Total.....			28,686	\$50,567,470 00
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Mode of termination.

By death.....	92	\$156,897 00		
expiry.....	101	145,008 00		
surrender.....	161	277,657 00		
lapse.....	1,473	2,860,412 00		
decrease.....		98,142 00		
Total.....	1,827	\$3,538,116 00		

Policies and additions in force December 31, 1921.

Whole life.....	13,770	\$26,239,077 00		
Endowment.....	11,511	16,997,213 00		
All other.....	1,578	3,453,345 00		
Additions by dividends.....		339,719 00		
			26,859	\$47,029,354 00

Policies reinsured.....				\$4,517,039 00
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BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	24,128	\$40,455,616 00
Policies issued during year.....	3,992	9,185,354 00
Total.....	28,120	\$49,640,970 00
Ceased to be in force.....	1,777	3,458,116 00
Policies in force December 31, 1921.....	26,343	\$46,182,854 00
Losses and claims unpaid December 31, previous year.....	3	\$4,000 00
Losses and claims incurred during year.....	73	143,390 54
Total.....	76	\$147,390 54
Losses and claims settled during year.....	74	145,390 54
Losses and claims unpaid December 31, 1921.....	2	\$2,000 00

THE OHIO NATIONAL LIFE INSURANCE COMPANY.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1909; COMMENCED BUSINESS IN 1910.

COMMENCED BUSINESS IN OHIO IN 1910.

ALBERT BETTINGER, President.

T. W. APPLEBY, Secretary.

Cash Capital, \$447,210.00.

INCOME.

First year's premiums on original policies.....	\$294,202 67	
(a) First year's premiums for total and permanent disability benefits..	6,251 90	
(b) For additional accidental death benefits included in life policies, less \$4,083.71 for first year's reinsurance.....	287 82	
First year's premiums on original policies.....	\$300,742 39	
Surrender values applied to purchase paid up insurance and annuities	4,508 80	\$305,251 19
Renewal premiums, less \$11,864.26 for reinsurance on renewals.....	756,640 52	
(b) For additional accidental death benefits included in life policies.....	210 84	
Monthly premiums.....	4,026 06	
Ohio Mutual premiums.....	16,674 78	
Renewal premiums.....		\$788,642 75
Premium income.....		\$1,093,893 94
Gross interest on mortgage loans.....	\$133,146 69	
Gross interest on collateral loans.....	153 81	
Gross interest on bonds and dividends on stocks.....	12,491 19	
Gross interest on premium notes, policy loans or liens.....	11,045 30	
Gross interest on deposits in trust companies and banks.....	1,575 75	
Gross interest on other debts due the company.....	682 84	
Total interest and rents.....		\$159,095 58
From other sources.....		31,339 12
From agents' balances previously charged off.....		2,912 93
Borrowed money.....		60,000 00
Gross profit on sale or maturity of bonds.....		7,973 70
Gross increase, by adjustment, in book value of real estate.....		88 34
Total income.....		\$1,355,303 61
Ledger assets December 31, 1920.....		2,388,048 31
Total.....		\$3,743,351 92

DISBURSEMENTS.

Death claims.....	\$133,380 14	
Matured endowments.....	2,500 00	
Total and permanent disability claims and for additional accidental death benefits.....	1,511 15	
Net amount paid for losses and matured endowments.....		137,391 29
Premium notes and liens voided by lapse.....		6,088 62
Surrender values paid in cash, or applied in liquidation of loans or notes.....		33,544 51
Surrender values applied to purchase paid up insurance and annuities.....		4,508 00
(Total paid policy holders.....	\$181,533 22)	
Supplementary contracts not involving life contingencies.....		1,316 19
Supplementary contracts involving life contingencies.....		600 00
Interest or dividends paid to stockholders.....		22,360 50
Commissions to agents.....		269,554 27
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....		4,875 00

Agency supervision and traveling expenses of supervisors.....	\$6,925 20
Branch office expenses, including salaries of managers and clerks.....	21,976 92
Medical examiners' fees, \$23,570.50; inspection of risks, \$3,152.84.....	26,723 34
Salaries and all other compensation of officers, directors, trustees and home office employees.....	44,158 93
Rents.....	2,300 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange..	13,256 86
Legal expenses.....	131 89
Furniture, fixtures and safes.....	3,110 77
Repairs and expenses on real estate (other than taxes).....	206 40
State taxes on premiums.....	8,696 33
Insurance department licenses and fees.....	1,650 07
Federal corporation taxes.....	870 88
All other licenses, fees and taxes.....	11,938 19
Other disbursements.....	34,895 20
Agents' balances charged off.....	38,205 46
Borrowed money repaid.....	75,000 00
Interest on borrowed money.....	5,847 50
Gross loss on sale of real estate.....	1,527 86
Total disbursements.....	\$777,660 98
Balance.....	\$2,965,690 94

LEDGER ASSETS.

Mortgage loans on real estate.....	2,331,332 22
Loans secured by pledge of bonds, stocks or other collateral.....	4,995 00
Loans on company's policies assigned as collateral.....	190,673 06
Premium notes on policies in force.....	83,677 49
Book value of bonds.....	324,405 90
Cash in company's office.....	12,861 46
Deposits in trust companies and banks on interest.....	17,245 81
Total ledger assets.....	\$2,965,690 94

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$51,770 60	
Interest due and accrued on bonds.....	3,274 38	
Interest due and accrued on collateral loans.....	248 00	
Interest due and accrued on other assets.....	280 73	
		55,573 71
	New business. paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....	\$7,672 00	\$103,574 29
Gross deferred premiums (less reinsurance premiums).....	12,535 45	47,391 89
Totals.....	20,207 45	\$150,966 18
Deduct loading.....	16,165 96	15,096 61
Net uncollected and deferred premiums.....	\$4,041 49	\$135,869 57
Gross assets.....		\$3,161,175 71

DEDUCT ASSETS NOT ADMITTED.

Premium notes and policy loans and other assets in excess of net value and of other policy liabilities on individual policies.....	14,734 84
Total admitted assets.....	\$3,146,440 87

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921.....	\$2,273,234 00	
Deduct net value of risks reinsured.....	25,878 00	
Net reserve.....		\$2,241,274 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....		10,971 00
Present value of supplementary contracts, not involving life contingencies.....		18,276 00
Present value of amounts incurred but not yet due for total and permanent disability benefits.....		9,342 00
Death losses reported, no proofs received		12,500 00
Premiums paid in advance, including surrender values so applied.....		6,002 00
Unearned interest and rent paid in advance.....		7,062 00
Commissions due agents on premium notes when paid.....		5,545 00
Commissions to agents due or accrued.....		10,250 00
Salaries, rents, office expenses and other accounts, due or accrued.....		2,000 00
Medical examiners' fees.....		2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....		20,230 31
Borrowed money.....		75,000 00
Unpaid dividends to stockholders.....		22,360 50
Reserve, special or surplus funds not otherwise included in liabilities.....		20,336 00
Other liabilities.....		2,463,148 81
Capital stock.....		447,210 00
Unassigned funds (surplus).....		236,082 06
Total.....		\$3,146,440 87

PREMIUM NOTE ACCOUNT.

On hand December 31, 1920.....	\$36,761 92	
Received during 1921.....	128,694 63	
Total.....		\$165,456 55
Deductions during the year as follows:		
Voided by lapse.....	\$6,088 62	
Redeemed by maker in cash.....	75,690 44	
Total reduction of premium note account.....		81,779 06
Balance of note assets at end of the year.....		\$83,677 49

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1920.

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	10,602	\$18,619,646 00		
Endowment.....	5,848	8,267,391 00		
All other.....	1,096	3,479,594 00		
			17,546	\$30,366,631 00

New policies issued during the year.

Whole life.....	2,937	\$6,410,406 00		
Endowment	1,513	2,564,070 00		
All other.....	207	1,248,473 00		
			4,657	10,222,949 00

Old policies revived.

Whole life.....	80	\$167,570 00		
Endowment.....	48	93,000 00		
All other.....	6	40,000 00		
			134	300,570 00

Old policies increased.

Whole life.....		\$11,500 00		
Endowment.....		6,500 00		
All other.....		513 00		
				18,513 00
Total.....			21,337	\$40,908,663 00

Policies terminated during the year.

Whole life.....	1,705	\$3,446,477 00		
Endowment.....	1,022	1,630,720 00		
All other.....	216	824,994 00		
			2,943	5,902,191 00

Mode of termination.

By death.....	90	\$137,525 00		
maturity.....	3	2,500 00		
expiry.....	49	62,500 00		
surrender.....	138	269,150 00		
lapse.....	2,663	5,182,847 00		
decrease.....		247,669 00		
Total.....	2,943	\$5,902,191 00		

Policies and additions in force December 31, 1921.

Whole life.....	11,885	\$21,743,807 00		
Endowment.....	6,374	9,263,241 00		
All other.....	1,135	3,999,424 00		
			19,394	\$35,006,472 00
Policies reinsured.....			288	\$1,872,940 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	12,277	\$20,586,639 00
Policies issued during year.....	1,981	4,642,313 00
Total.....	14,258	\$25,228,952 00
Ceased to be in force.....	1,207	2,625,511 00
Policies in force December 31, 1921.....	13,051	\$22,603,441 00
Losses and claims unpaid December 31, previous year.....	3	\$3,500 00
Losses and claims incurred during year.....	54	78,000 00
Total.....	57	\$81,500 00
Losses and claims settled during year.....	57	81,500 00

OHIO STATE LIFE INSURANCE COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1906; COMMENCED BUSINESS IN 1906.

COMMENCED BUSINESS IN OHIO IN 1906.

JOHN M. SARVER, President.

JOSEPH K. BYE, Secretary.

Cash Capital, \$225,000.00.

INCOME.

First year's premiums on original policies.....	\$203,845 55	
(a) First year's premiums for total and permanent disability benefits, less \$6.92 for first year's reinsurance.....	952 12	
(b) For additional accidental death benefits included in life policies, less \$481.48 for first year's reinsurance.....	96 31	
First year's premiums on original policies.....	\$204,893 98	
Dividends applied to purchase paid up additions and annuities.....	9,774 43	
Surrender values applied to purchase paid up insurance and annuities ..	6,951 44	
Consideration for original annuities involving life contingencies.....	40 93	
New premiums.....		\$221,660 78
Renewal premiums, less \$16,499.79 for reinsurance on renewals.....	792,917 03	
(a) Renewal premiums for total and permanent disability benefits, less \$9.10 for reinsurance on renewals.....	4,151 58	
(b) For additional accidental death benefits included in life policies, less \$422.17 for reinsurance on renewals.....	256 43	
Dividends applied to pay renewal premiums.....	16,214 98	
Surrender values applied to pay renewal premiums.....	735 08	
Renewal premiums.....		\$814,275 10
Premium income.....		\$1,035,935 88
Dividends left with the company to accumulate at interest.....		1,552 78
Gross interest on mortgage loans.....	\$117,273 72	
Gross interest on bonds and dividends on stocks, less \$262.09 accrued interest on bonds acquired during 1921.....	22,887 95	
Gross interest on premium notes, policy loans or liens.....	14,686 42	
Gross interest on deposits in trust companies and banks.....	1,726 47	
Gross interest on other debts due the company.....	608 49	
Total interest and rents.....		157,183 05
From other sources.....		96,111 01
Gross increase, by adjustment, in book value of bonds.....		2,622 60
Total income.....		\$1,293,405 32
Ledger assets December 31, 1921.....		2,481,858 16
Total.....		\$3,775,263 48

DISBURSEMENTS.

Death claims (less \$2,460.00 reinsurance) \$98,343.78; additions, \$2,637.50.....	\$100,981 28	
Matured endowments.....	3,570 00	
Total and permanent disability claims and for additional death benefits	29 70	
Net amount paid for losses and matured endowments.....		\$104,580 98
Premium notes and liens voided by lapse.....		4,954 41
Surrender values paid in cash, or applied in liquidation of loans or notes.....		18,970 91
Surrender values applied to pay renewal premiums.....		735 08
Surrender values applied to purchase paid up insurance and annuities ..		6,951 44
Dividends paid policy holders in cash, or applied in liquidation of loans or notes		70 85

Dividends applied to pay renewal premiums.....	\$16,214 98
Dividends applied to purchase paid up additions and annuities.....	9,774 43
Dividends left with the company to accumulate at interest.....	1,552 78
(Total paid policy holders.....)	\$163,895 89)
Expense of investigation and settlement of policy claims, including \$85.73 for legal expenses.....	127 55
Supplementary contracts not involving life contingencies.....	500 00
Dividends and interest thereon held on deposit surrendered during the year.....	732 83
Interest or dividends paid to stockholders.....	22,500 00
Commissions to agents.....	184,057 58
Agency supervision and traveling expenses of supervisors.....	9,996 63
Branch office expenses, including salaries of managers and clerks.....	23,358 75
Medical examiners' fees.....	22,003 76
Salaries and all other compensation of officers, directors, trustees and home office employees.....	51,250 62
Rents.....	2,800 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	12,250 07
Legal expenses.....	30 00
Furniture, fixtures and safes.....	790 70
State taxes on premiums.....	2,790 49
Insurance department licenses and fees.....	704 34
Federal corporation taxes.....	9,351 08
All other licenses, fees and taxes.....	1,219 60
Other disbursements.....	24,616 16
Disbursements H. and A. Department.....	72,280 12
Agents' balances charged off.....	1,640 44
Total disbursements.....	\$606,816 53
Balance.....	\$3,168,446 90

LEDGER ASSETS.

Mortgage loans on real estate.....	2,320,774 12
Loans on company's policies assigned as collateral.....	259,014 00
Premium notes on policies in force.....	17,203 40
Book value of bonds.....	511,141 80
Cash in company's office.....	8,550 15
Deposits in trust companies and banks, not on interest.....	13,406 53
Deposits in trust companies and banks on interest.....	10,000 00
Agent's balances.....	28,376 90
Total ledger assets.....	\$3,168,446 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$33,576 03	
Interest due and accrued on bonds.....	5,208 86	
Interest due and accrued on premium notes, policy loans or liens.....	258 54	
Interest due and accrued on other assets.....	823 84	
		\$39,867 27
	New business. Paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....		\$55,750 01
Gross deferred premiums (less reinsurance premiums).....	\$5,096 98	42,791 99
Totals.....	\$5,096 98	\$98,542 00
Deduct loading.....	3,836 36	20,344 41
Net uncollected and deferred premiums.....	\$1,260 62	\$78,197 59
All other assets.....		2,000 00
Gross assets.....		\$3,289,772 38

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$2,000 00	
Furniture, fixtures and safes.....	11,981 82	
		\$13,981 82
Total admitted assets.....		\$3,275,790 56

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921.....	\$2,820,003 00	
Deduct net value of risks reinsured.....	14,796 00	
		\$2,805,659 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....		3,638 00
Present value of supplementary contracts, not involving life contingencies.....		1,425 00
Death losses in process of adjustment, or adjusted, not due.....	3,057 00	
Death losses reported, no proofs received.....	1,038 00	
Total policy claims.....		4,095 00
Dividends left with the company to accumulate at interest, and accrued interest thereon		8,769 12
Premiums paid in advance, including surrender values so applied.....		2,052 63
Unearned interest and rent paid in advance.....		6,752 01
Commissions due agents on premium notes when paid.....		1,390 26
Commissions to agents due or accrued.....		831 53
Salaries, rents, office expenses and other accounts, due or accrued.....		150 00
Medical examiners' fees.....		4,250 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....		10,000 00
Dividends or other profits due policy holders.....		3,569 18
Other liabilities.....		14,101 80
Capital stock.....		225,000 00
Unassigned funds (surplus).....		184,116 03
Total.....		\$3,275,790 56

PREMIUM NOTE ACCOUNT.

On hand December 31, 1920.....	\$6,527 03	
Received during 1921.....	54,275 96	
Restored by revival of policies.....	741 57	
Total.....		\$61,544 56
Deductions during the year as follows:		
Used in purchase of surrender policies.....	\$115 19	
Voided by lapse.....	5,695 98	
Redeemed by maker in cash.....	38,529 99	
Total reduction of premium note account.....		44,341 16
Balance of note assets at end of the year.....		\$17,203 40

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1920.		Total	
	Number.	Amount.	Number.
Whole life (less group insurance).....	13,051	\$19,794,760 00	
Endowment.....	2,913	4,021,687 50	
All other.....	1,062	2,346,761 00	
Additions by dividends.....		520,351 00	
			17,026
			\$26,683,560 00

New policies issued during the year.

Whole life.....	2,161	\$4,099,355 00		
Endowment.....	1,024	1,499,995 00		
All other.....	354	955,064 00		
Additions by dividends.....		213,828 00		
			3,539	\$6,768,242 00

Old policies revived.

Whole life.....	86	\$138,000 00		
Endowment.....	10	14,500 00		
All other.....	11	19,700 00		
Additions by dividends.....		950 00		
			107	172,620 00

Old policies increased.

Endowment.....		\$3,500 00		
				3,500 00
Total.....			20,673	\$33,627,922 00

Policies terminated during the year.

Whole life.....	1,254	\$2,059,364 00		
Endowment.....	323	495,465 00		
All other.....	240	586,563 00		
Additions by dividends.....		15,313 00		
			1,817	3,156,705 00

Mode of termination.

By death.....	80	\$104,572 00		
maturity.....	2	3,570 00		
expiry.....	174	343,907 00		
surrender.....	103	144,678 00		
lapse.....	1,458	2,387,901 00		
decrease.....	19	172,077 00		
Total.....	1,817	\$3,156,705 00		

Policies and additions in force December 31, 1921.

Whole life.....	13,965	\$21,890,501 00		
Endowment.....	3,618	5,034,652 00		
All other.....	1,273	2,826,247 00		
Additions by dividends.....		715,787 00		
			18,856	\$30,467,188 00
Policies reinsured.....			442	\$1,567,066 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	14,671	\$22,639,773 00
Policies issued during year.....	2,959	5,577,455 00
Total.....	17,630	\$28,217,228 00
Ceased to be in force.....	1,414	2,457,093 00
Policies in force December 31, 1921.....	16,216	\$25,760,135 00
Losses and claims unpaid December 31, previous year.....	5	\$7,212 50
Losses and claims incurred during year.....	58	3,608 28
Total.....	63	\$90,820 78
Losses and claims settled during year.....	61	86,725 78
Losses and claims unpaid December 31, 1921.....	2	\$4,095 00

SUPREME LIFE AND CASUALTY COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1919; COMMENCED BUSINESS IN 1921.

COMMENCED BUSINESS IN OHIO 1921.

T. K. GIBSON, President.

A. P. BENTLEY, Secretary.

Cash Capital, \$100,000.00.

INCOME.

First year's premiums on original policies.....	\$7,162 04
Gross interest on bonds and dividends on stocks.....	1,313 15
From other sources.....	100,000 00
Borrowed money.....	10,000 00
Total income.....	<u>\$118,475 19</u>
Capital paid-up.....	<u>\$100,000 00</u>
Total.....	<u>\$218,475 19</u>

DISBURSEMENTS.

Commissions to agents.....	\$1,858 61
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....	262 50
Agency supervision and traveling expenses of supervisors.....	415 13
Medical examiners' fees.....	1,489 00
Salaries and all other compensation of officers, directors, trustees and home office employees.....	2,159 00
Rents.....	245 45
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	1,449 67
Legal expenses.....	300 00
Furniture, fixtures and sales.....	666 32
Other disbursements.....	9,806 74
Borrowed money repaid.....	5,000 00
Interest on borrowed money.....	229 16
Total disbursements.....	<u>\$23,882 09</u>
Balance.....	<u>\$194,593 10</u>

LEDGER ASSETS.

Book value of bonds.....	\$93,122 25
Deposits in trust companies and banks, not on interest.....	12,040 66
Deposits in trust companies and banks on interest.....	267 23
Bills receivable.....	131 96
Stock subscription notes, \$68,080.50; subscription agreement, \$20,950.50.....	89,031 00
Total ledger assets.....	<u>\$194,593 10</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$891 95
Market value of bonds and stocks over book value.....	7,666 04
	New Business.
	Paid for basis.
Gross premiums due and unreported (less reinsurance premiums).....	\$973 79
Gross deferred premiums (less reinsurance premiums).....	9,601 50
Total.....	<u>\$10,575 29</u>
Deduct loading.....	<u>4,230 12</u>
Net uncollected and deferred premiums.....	<u>6,345 17</u>
Gross assets.....	<u>\$209,496 26</u>

DEDUCT ASSETS NOT ADMITTED.

Subscription notes, \$68,080.50; subscription agreements, \$20,950.50	\$89,031 00	
Loans on company's stock.....	131 96	
		\$89,162 96
Total admitted assets.....		\$120,333 30

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net reserve.....	\$4,511 00
Salaries, rents, office expense and other accounts, due or accrued.....	175 00
Medical examiners' fees.....	200 00
Borrowed money, \$5,000.00; and interest thereon, \$9.59.....	5,009 59
Capital stock.....	100,000 00
Unassigned funds (surplus).....	10,437 71
Total	\$120,333 30

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1921.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	170	\$161,000 00		
Endowment.....	206	180,000 00		
All other.....	89	97,000 00		
			465	\$438,000 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

Policies issued during the year.....	465	\$438,000 00
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THE TOLEDO TRAVELERS LIFE INSURANCE COMPANY.

Principal Office: TOLEDO, OHIO.

INCORPORATED IN 1912; COMMENCED BUSINESS IN 1914.

COMMENCED BUSINESS IN OHIO IN 1914.

WM. H. SCHAEFER, President.

E. W. GAGE, Secretary.

Cash Capital, \$100,000.00.

INCOME.

First year's premiums on original policies.....	\$5,601 41
(a) First year's premiums for total and permanent disability benefits.....	43 43
First year's premiums on original policies.....	\$5,644 84
Dividends applied to purchase paid up additions and annuities.....	354 32
Surrender values applied to purchase paid up insurance and annuities.....	1,435 00
New premiums.....	\$7,434 16
Renewal premiums, less \$112.84 for reinsurance on renewals.....	64,881 79
(a) Renewal premiums for total and permanent disability benefits.....	46 59
Extra occupational premiums.....	10 01
Dividends applied to pay renewal premiums.....	1,212 47
Renewal premiums.....	\$66,150 86
Premium income.....	73,585 02

Dividends left with the company to accumulate at interest.....	299 88
Gross interest on bonds and dividends on stocks.....	14,893 64
Gross interest on premium notes, policy loans or liens.....	508 68
Gross interest on deposits in trust companies and banks.....	27 56
Gross interest on other debts due the company.....	16 63
Total interest and rents.....	15,446 51
Total income.....	\$89,331 41
Ledger as ets December 31, 1920	\$318,490 72
Total	\$407,732 12

DISBURSEMENTS.

Death claims.....	\$27,509 00
Surrender values paid in cash, or applied in liquidation of loans or notes.....	2,659 58
Surrender values applied to purchase paid up insurance and annuities.....	1,435 00
Dividends paid policy holders in cash, or applied in liquidation of loans or notes.....	35 77
To purchase extra insurance.....	10 45
Dividends applied to pay renewal premiums.....	1,212 47
Dividends applied to purchase paid up additions and annuities.....	354 32
Dividends left with the company to accumulate at interest.....	299 88
(Total paid policy holders.....	\$23,516 47)
Commissions to agents.....	2,084 15
Agency supervision and traveling expenses of supervisors.....	241 73
Medical examiners' fees.....	414 50
Salaries and all other compensation of officers, directors, trustees and home office employees.....	8,417 46
Rents.....	1,200 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange ..	991 29
Insurance department licenses and fees.....	42 98
Internal revenue.....	17 50
Federal corporation taxes.....	265 20
All other licenses, fees and taxes.....	2,600 66
Other disbursements.....	603 73
Agents' balances charged off.....	5,219 26
Interest on premiums paid in advance	2 73
Gross decrease, by adjustment, in book value of bonds, \$208.22; notes receivable, \$32.22.....	240 84
Total disbursements.....	\$55,858 50
Balance.....	\$351,873 63

LEDGER ASSETS.

Loans on company's policies assigned as collateral.....	14,429 08
Premium notes on policies in force.....	78 75
Book value of bonds.....	328,764 62
Cash in company's office.....	157 41
Deposits in trust companies and banks, not on interest.....	8,443 77
Total ledger assets.....	\$351,873 63

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$4,376 64	
Interest due and accrued on premium notes, policy loans or liens.....	396 89	
Interest due and accrued on other assets.....	80	
		4,774 38
	New business. Paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....	\$30 27	\$938 14
Gross deferred premiums (less reinsurance premiums).....	1,539 53	5,423 48
Totals.....	\$1,569 80	\$6,361 62
Deduct loading.....	656 44	872 89
Net uncollected and deferred premiums.....	\$ 913 36	\$5,488 73
Gross assets.....		\$363,050 08

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921.....	\$253,112 00	
Deduct net value of risks reinsured.....	82 00	
Net reserve.....		253,030 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....		190 73
Death losses due and unpaid.....		1,094 17
Dividends left with the company to accumulate at interest, and accrued interest thereon		1,023 61
Premiums paid in advance, including surrender values so applied.....		262 01
Commissions to agents due or accrued.....		12 50
Salaries, rents, office expenses and other accounts, due or accrued.....		200 25
Medical examiners' fees.....		11 00
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....		976 02
Dividends declared on or apportioned to annual dividend policies, payable to policy holders during 1921.....		2,477 84
Capital stock.....		100,000 00
Unassigned funds (surplus).....		3,771 95
Total.....		\$363,050 08

PREMIUM NOTE ACCOUNT.

On hand December 31, 1921.....	\$111 77	
Received during 1921.....	683 90	
Total.....		\$795 67
Deductions during the year as follows:		
Voided by lapse.....	\$32 22	
Redeemed by maker in cash.....	684 70	
Total reduction of premium note account.....		716 92
Balance of note assets at end of the year.....		\$78 75

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1920.

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	993	\$1,467,888 00		
Endowment.....	213	270,000 00		
All other.....	131	258,026 10		
Additions by dividends.....		1,969 25		
			1,337	\$1,997,883 35

New policies issued during the year.

Whole life.....	83	\$132,500 00		
Endowment.....	20	32,500 00		
All other.....	14	32,000 00		
Additions by dividends.....		741 25		
			117	197,741 25

Policies terminated during the year.

Whole life.....	34	\$57,921 60		
Endowment.....	12	20,505 90		
All other.....	30	69,991 05		
Additions by dividends.....		72 50		
			76	148,491 14

Mode of termination.

By death.....	17	\$27,500 00
expiry.....	17	28,491 05
lapse.....	10	13,563 50
not taken.....		63 50
Total.....	44	\$69,618 05

Policies and additions in force December 31, 1921.

Whole life.....	1,031	\$1,528,388 00		
Endowment.....	215	276,500 00		
All other.....	132	239,658 46		
Additions by dividends.....		2,587 00		
			1,378	\$2,047,133 46

Policies reinsured.....	Part of 9	\$14,500 00
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BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	1,066	\$1,577,948 96
Policies issued during year.....	117	197,741 25
Total.....	1,183	\$1,775,690 21
Ceased to be in force.....	65	132,491 14
Policies in force December 31, 1921.....	1,118	\$1,643,199 07
Losses and claims unpaid December 31, previous year.....	2	\$1,094 17
Losses and claims incurred during year.....	11	19,509 00
Total.....	13	\$20,603 17
Losses and claims settled during year.....	11	19,509 17
Losses and claims unpaid December 31, 1921.....	2	\$1,094 17

THE UNION CENTRAL LIFE INSURANCE COMPANY.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1867; COMMENCED BUSINESS IN 1867.

COMMENCED BUSINESS IN OHIO IN 1867.

JOHN D. SAGE, President.

R. FREDERICK RUST, Secretary.

Cash Capital, \$2,500,000.00.

INCOME.

First year's premiums on original policies.....	\$3,393,238 92	
(a) First year's premiums for total and permanent disability benefits.....	41,196 77	
(b) For additional accidental death benefits included in life policies.....	16,463 16	
Surrender values applied to pay first year's premiums.....	13,276 26	
First year's premiums on original policies.....	\$3,464,175 11	
Dividends applied to purchase paid up additions and annuities.....	523,705 97	
Surrender values applied to purchase paid up insurance and annuities..	76,021 26	
Consideration for original annuities involving life contingencies.....	71,204 78	
New premiums.....		\$4,135,107 12
Renewal premiums, less \$4,384.18 for reinsurance on renewals.....	19,290,685 49	
(a) Renewal premiums for total and permanent disability benefits.....	117,528 24	
(b) For additional accidental death benefits included in life policies.....	861 21	
Dividends applied to pay renewal premiums.....	3,622,168 73	
Surrender values applied to pay renewal premiums.....	197,430 60	
Renewal premiums for deferred annuities.....	48,774 25	
Renewal premiums.....		\$23,277,448 52
Premium income.....		\$27,412,255 64
Premiums reported during year on U. S. monthly difference lists to War Risk Insurance Bureau in accordance with the Soldiers' and Sailors' Civil Relief Act		28 16
Total.....		\$27,412,583 80
Consideration for supplementary contracts not involving life contingencies.....	257,660 18	
Dividends left with the company to accumulate at interest.....	87,691 86	
Gross interest on mortgage loans, less \$419,540.30 accrued interest on mortgages acquired during 1921.....	6,322,941 87	
Gross interest on bonds and dividends on stocks, less \$50. '5 accrued interest on bonds acquired during 1921.....	316,634 20	
Gross interest on premium notes, policy loans or liens, including \$8. 5 interest received on bonds.....	1,399,027 23	
Gross interest on deposits in trust companies and banks.....	49,925 91	
Gross interest on other debts due the company.....	4,741 21	
Gross discount on claims paid in advance.....	3,496 60	
Gross rent from company's property including \$148,473.50 for company's occupancy of its own buildings, less \$36,640.00 interest on incumbrances.....	400,166 42	
Total interest and rents.....		8,496,953 44
Miscellaneous.....		913,844 76
Borrowed money.....		350,000 00
Gross profit on sale of real estate.....		4,435 42
Gross increase, by adjustment, in book value of bonds.....		403 69
Total income		\$37,523,703 12
Ledger assets December 31, 1920.....		\$142,661,477 43
Total		\$180,185,180 55

DISBURSEMENTS.

Death claims (less \$10,000.00 reinsurance) \$6,053,464.57; additions, \$79,118 54	\$6,132,583 11
Matured endowments (less \$1,577,869.14 reinsurance) \$119,635.43	1,697,504 57
For matured life rate endowments: Reserve, \$1,286,717.67; surplus, \$1,092,178.68	2,378,896 35
Total and permanent disability claims and for additional accidental death benefits	3,144 78
Net amount paid for losses and matured endowments	10,212,128 81
Annuities involving life contingencies	36,627 72
Premium notes and liens voided by lapse	159,017 62
Surrender values paid in cash, or applied in liquidation of loans or notes	2,417,033 03
Surrender values applied to pay new premiums	210,706 86
Surrender values applied to purchase paid up insurance and annuities	76,021 26
Dividends paid policy holders in cash, or applied in liquidation of loans or notes	406,492 12
Dividends applied to pay renewal premiums	3,622,168 73
Dividends applied to purchase paid up additions and annuities	523,705 97
Dividends left with the company to accumulate at interest	87,691 86
(Total paid policy holders	\$17,751,593 98)
Expense of investigation and settlement of policy claims, including \$20.00 for legal expenses	20 00
Supplementary contracts not involving life contingencies	233,326 02
Dividends and interest thereon held on deposit during the year	28,187 47
Interest or dividends paid to stockholders	200,000 00
Commissions to agents	3,253,042 96
Agency supervision and traveling expenses of supervisors	28,901 57
Branch office expenses, including salaries of managers and clerks	88,969 32
Medical examiner's fees, \$122,632.50; inspection of risks, \$18,533 .68	141,166 18
Salaries and all other compensation of officers, directors, trustees and home office employes	1,015,463 06
Rents, including \$148,473.50 for company's occupancy of its own buildings	186,952 66
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	124,540 98
Legal expenses	38,905 07
Furniture, fixtures and safes	24,711 38
Repairs and expenses on real estate (other than taxes)	180,920 59
Taxes on real estate	72,566 37
State taxes on premiums	481,032 97
Insurance department licenses and fees	39,239 99
Federal corporation taxes	94,464 61
All other licenses, fees and taxes	650,158 97
Miscellaneous	912,612 58
Agents' balances charged off	17,296 23
Borrowed money repaid	850,000 00
Interest on borrowed money	35,963 25
Gross loss on sale of real estate	1,414 73
Gross decrease, by adjustment, in book value of real estate	44,038 67
Total disbursements	\$26,497,489 54
Balance	\$153,687,691 01

LEDGER ASSETS.

Book value of real estate	\$2,319,355 24
Mortgage loans on real estate	112,469,525 17
Premiums reported on U. S. monthly lists to War Risk Insurance Bureau in accordance with Soldiers' and Sailors' Civil Relief Act	120 51
Loans on company's policies assigned as collateral	27,293,387 85
Premium notes on policies in force of which \$692,816.07 is for first year's premiums	3,244,262 16
Book value of bonds	7,298,612 00
Cash in company's office	8,533 65
Deposits in trust companies and banks, not on interest	394 54
Deposits in trust companies and banks on interest	894,404 82
Bills receivable	159,094 07
Total ledger assets	\$153,687,691 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....		\$4,866,606	13	
Interest due and accrued on bonds.....		47,823	42	
Interest due and accrued on premium notes, policy loans or liens.....		1,159,326	74	
Rents due and accrued on company's property or lease.....		2,822	31	
				<u>\$6,076,578 60</u>
	New business. Paid for basis.		Renewals.	
Gross premiums due and unreported (less reinsurance premiums).....	\$105,980	82	\$1,793,115	13
Gross deferred premiums (less reinsurance premiums).....	187,213	23	599,236	71
Totals.....	\$293,194	05	\$2,392,351	84
Deduct loading.....	58,638	81	478,470	37
Net uncollected and deferred premiums.....	\$234,555	24	\$1,913,881	47
				<u>\$2,148,436 71</u>
Gross assets.....				<u>\$161,912,706 32</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' collectible debit balances, gross.....		\$207,840	09	
Premium notes and policy loans and other policy assets in excess of other policy liabilities on individual policies.....		13,541	11	
Book value of bonds and stocks over market value.....		9,574	40	
				<u>230,955 60</u>
Total admitted assets.....				<u>\$161,681,750 72</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 1920, as computed by the company:				
4% on issues of 1900 and prior years.....	\$17,323,975	00		
3½% on issues of 1901 and subsequent years.....	114,906,778	00		
Dividend additions.....	4,228,965	00		
	\$136,459,718	00		
Same for annuities.....	777,918	00		
Total.....	\$137,237,636	00		
Deduct value of risks reinsured.....	25,928	00		
Net reserve.....			\$137,210,783	00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....		216,739	00	
Present value of supplementary contracts, not involving life contingencies.....		1,796,477	00	
Present value of amounts incurred but not yet due for total and permanent disability benefits.....		29,000	00	
Surrender values claimable on policies cancelled.....		5,036	70	
Death losses in process of adjustment, or adjusted, not due.....	\$100,397	88		
Death losses reported, no proofs received.....	275,344	44		
Reserve for net losses incurred but unreported.....	250,000	00		
Matured endowments due and unpaid.....	17,777	24		
Death losses and other policy claims resisted.....	74,200	00		
Claims for total and permanent disability benefits and for additional accidental death benefits.....	49,154	21		
Total policy claims.....			\$766,873	77
Supplementary contracts not involving life contingencies, due and unpaid.....		92	94	
Dividends left with the company to accumulate at interest, and accrued interest thereon		252,321	55	
Premiums paid in advance, including surrender values so applied.....		205,951	86	
Unearned interest and rent paid in advance.....		125,852	47	
Commissions due agents on premium notes when paid.....		507,388	22	
Cost of collection on uncollected and deferred premiums in excess of loading.....		41,043	78	

SUPERINTENDENT OF INSURANCE.

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Salaries, rents, office expenses and other accounts, due or accrued.....	\$17,248 57
Medical examiners' fees.....	13,760 48
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....	745,117 12
Dividends or other profits due policy holders.....	427,807 42
Dividends declared on or apportioned to annual dividend policies, payable to policy holders during 1921.....	5,136,160 92
Dividends declared on or apportioned to deferred dividend policies, payable to policy holders during 1921.....	1,143,831 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	3,717,722 00
Reserve, special or surplus funds not otherwise included in liabilities.....	45,538 78
Other liabilities.....	1,042,100 44
Capital stock.....	2,500,000 00
Unassigned funds (surplus).....	5,733,876 69
Total.....	\$161,681,750 72

PREMIUM NOTE ACCOUNT.

On hand December 31, 1920.....	\$3,067,094 88	
Received during 1921 on new policies, \$1,214,409.20; received during 1921 on old policies, \$3,670,053.37.....	4,884,462 57	
Restored by revival of policies.....	37,700 52	
Total.....		\$7,989,257 97
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$22,109 40	
Used in purchase of surrender policies.....	9,354 16	
Voided by lapse.....	159,017 62	
Used in payment of dividends to policy holders.....	44 68	
Redeemed by maker in cash.....	4,554,469 95	
Total reduction of premium note account.....		4,744,995 81
Balance of note assets at end of the year.....		\$3,244,262 16

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

Policies and additions in force December 31, 1920.

	Number.	Amount.	Total Number.	Total Amount.
Whole life (less group insurance).....	234,788	\$661,425,858 00		
Endowment.....	38,291	75,521,683 00		
All other.....	10,264	34,773,165 00		
Additions by dividends.....		7,196,872 00		
			283,343	\$778,917,578 00

New policies issued during the year.

Whole life.....	20,932	\$85,291,529 00		
Endowment.....	4,967	12,415,857 00		
All other.....	1,504	8,801,200 00		
Additions by dividends.....		1,051,811 00		
			27,403	107,524,397 00

Old policies revived.

Whole life.....	1,195	\$3,874,895 00		
Endowment.....	172	394,000 00		
All other.....	99	384,695 00		
Additions by dividends.....		5,016 00		
			1,466	4,658,606 00

Old policies increased.

Whole life.....	\$174,098 00		
Endowment.....	107,581 00		
All other.....	335 00		
			\$282,014 00
Total.....		312,212	\$891,382,595 00

Policies terminated during the year.

Whole life.....	13,567	\$41,385,134 00	
Endowment.....	3,052	6,231,566 00	
All other.....	3,242	11,299,368 00	
Additions by dividends.....		594,515 00	
			19,861
			\$59,510,583 00

Mode of termination.

By death.....	2,100	\$6,275,650 00	
maturity.....	1,679	2,738,575 00	
expiry.....	1,646	3,730,650 00	
surrender.....	4,463	12,997,206 00	
lapse.....	9,973	32,220,793 00	
decrease.....		1,547,709 00	
Total.....	19,861	\$59,510,583 00	

Policies and additions in force December 31, 1921.

Whole life.....	241,827	\$705,827,401 00	
Endowment.....	40,073	81,521,464 00	
All other.....	10,451	36,899,963 00	
Additions by dividends.....		7,623,184 00	
			292,351
			\$831,872,012 00

Policies reinsured.....			\$140,500 00
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BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	37,238	\$85,109,572 00
Policies issued during year.....	4,232	14,619,335 00
Total.....	41,470	\$99,728,907 00
Ceased to be in force.....	3,039	7,221,359 00
Policies in force December 31, 1921.....	38,431	\$92,507,548 00
Losses and claims unpaid December 31, previous year.....	12	\$19,091 66
Losses and claims incurred during year.....	935	1,619,444 92
Total.....	947	\$1,638,536 58
Losses and claims settled during year.....	930	1,622,840 22
Losses and claims unpaid December 31, 1921.....	17	\$15,696 36

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1888; COMMENCED BUSINESS IN 1888.

COMMENCED BUSINESS IN OHIO IN 1888.

W. J. WILLIAMS, President.

JOHN F. RUEHLMAN, Secretary.

Cash Capital, \$1,250,000.00.

INCOME.

First year's premiums on original policies.....	\$547,179 51	
(a) First year's premiums for total and permanent disability benefits....	760 25	
First year's premiums on original policies.....	\$547,939 76	
Surrender values applied to purchase paid up insurance.....	23,577 04	
New premiums.....		\$571,516 80
Renewal premiums.....	\$1,472,821 20	
(a) Renewal premiums for total and permanent disability benefits.....	76 29	
Renewal premiums.....		1,472,897 49
		8,049,580 68
Premium income.....		\$10,093,994 97
Gross interest on mortgage loans, less \$1,545.98 accrued interest on mortgages acquired during 1921.....	\$897,205 93	
Gross interest on bonds and dividends on stocks, less \$13,618.19 accrued interest on bonds acquired during 1921.....	\$290,129 38	
Gross interest on premium notes, policy loans or liens.....	23,601 46	
Gross interest on deposits in trust companies and banks.....	272 61	
Gross interest on other debts due the company.....	271 97	
Gross rent from company's property including \$52,000.00 for company's occupancy of its own buildings.....	58,878 00	
		1,270,359 35
Gross profit on sale or maturity of bonds.....		145 86
Total income.....		\$11,364,500 18
Ledger assets December 31, 1920.....		\$22,168,923 73
Increase in cash capital during the year.....		\$ 90,900 00
Total.....		\$34,033,423 91

DISBURSEMENTS.

Death claims: Ordinary, \$350,722.92 industrial, \$1,438,705.64.....	\$1,789,428 56	
Matured endowments: (Ordinary, \$9,190.00 industrial, \$355,302 00.....	364,492 00	
Net amount paid for losses and matured endowments.....		2,153,920 56
Surrender values paid in cash, or applied in liquidation of loans or notes.....		199,368 58
Surrender values applied to purchase paid up insurance and annuities.....		23,577 04
Expense of investigation and settlement of policy claims.....		2 50
Interest or dividends paid to stockholders.....		650,000 00
Commissions to agents.....		1,968,027 87
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....		685,180 94
Agency supervision and traveling expenses of supervisors.....		41,607 93
Branch office expenses, including salaries of managers and clerks.....		25,492 48
Medical examiners' fees.....		80,668 54
Salaries and all other compensation of officers, directors, trustees and home office employees.....		338,367 29
Rents.....		112,192 56
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....		95,543 08
Legal expenses.....		4,777 82
Furniture, fixtures and safes.....		32,705 87
Repairs and expenses on real estate (other than taxes).....		4,913 20
Taxes on real estate.....		6,911 99
State taxes on premiums.....		89,223 53
Insurance department licenses and fees.....		9,258 14

Federal corporation taxes.....	\$70,376 19
All other licenses, fees and taxes.....	3,414 41
Miscellaneous.....	79,051 38
Gross decrease, by adjustment, in book value of real estate, \$9,025.38; bonds, \$18,988.02	28,013 40
Total disbursements.....	<u>\$6,702,595 30</u>
Balance.....	<u>\$27,330,828 61</u>

LEDGER ASSETS.

Book value of real estate.....	\$550,000 00
Mortgage loans on real estate.....	19,277,765 11
Loans on company's policies assigned as collateral.....	510,717 15
Book value of bonds.....	6,947,760 67
Cash in company's office.....	332 21
Deposits in trust companies and banks on interest.....	44,243 47
Total ledger assets.....	<u>\$27,330,828 61</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$416,410 57	
Interest due and accrued on bonds.....	91,497 72	
Interest due and accrued on premium notes, policy loans or liens.....	15,585 85	
		<u>523,494 14</u>
	New business. Paid for basis.	Renewals.
Gross premiums due and unreported (less reinsurance premiums).....	\$24,027 37	\$75,387 86
Gross deferred premiums (less reinsurance premiums)	63,764 48	267,246 46
Totals.....	<u>\$87,791 85</u>	<u>\$342,634 32</u>
Deduct loading.....	8,779 19	34,263 43
Net uncollected and deferred premiums—ordinary....	\$79,012 66	\$308,370 89
All other assets.....		54,225 00
Gross assets.....		<u>\$28,295,931 30</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all the outstanding policies in force December 31, 1921, as computed by the Ohio insurance department.....	\$25,807,865 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits.....	454 75
Death losses in process of adjustment, or adjusted, not due.....	\$19,879 87
Death losses reported, no proofs received.....	30,000 00
Death losses and other policy claims resisted.....	6,510 25
Total policy claims.....	<u>56,390 12</u>
Premiums paid in advance, including surrender values so applied.....	191,657 57
Unearned interest and rent paid in advance.....	9,476 59
Salaries, rents, office expenses and other accounts, due or accrued.....	8,354 34
Medical examiners' fees.....	2,345 16
Estimated amount hereafter payable for federal, state and other taxes based upon business of 1921.....	93,000 00
Capital stock.....	1,250,000 00
Unassigned funds (surplus).....	876,387 77
Total.....	<u>\$28,295,931 30</u>

SUPERINTENDENT OF INSURANCE.

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EXHIBIT OF POLICIES.

(Showing paid for business only.)

Ordinary Business.

<i>Policies and additions in force December 31, 1920.</i>			Total	Total
	Number.	Amount.	Number.	Amount.
Whole life (less group insurance).....	33,718	\$35,757,990 00		
Endowment.....	19,180	16,225,820 00		
All other.....	961	1,000,025 00		
			53,859	\$52,933,835 00
<i>New policies issued during the year.</i>				
Whole life.....	11,340	\$12,854,005 00		
Endowment.....	6,034	5,236,925 00		
			17,374	\$18,090,930 00
<i>Old policies revived.</i>				
Whole life.....	377	\$405,500 00		
Endowment.....	224	199,000 00		
All other.....	1	2,000 00		
			602	606,500 00
<i>Old policies increased.</i>				
Whole life.....	1	\$14,500 00		
Endowment.....		10,000 00		
			1	\$24,500 00
Totals.....			71,836	\$71,705,765 00
<i>Policies terminated during the year.</i>				
Whole life.....	8,032	\$7,730,051 00		
Endowment.....	3,520	3,068,227 00		
All other.....	224	307,722 00		
			11,776	\$11,106,000 00
<i>Mode of termination.</i>				
By death.....	342	\$359,978 00		
maturity.....	13	7,638 00		
expiry.....	197	267,222 00		
surrender.....	388	359,800 00		
lapse.....	10,836	9,951,050 00		
decrease.....		160,312 00		
Total.....	11,776	\$11,106,000 00		
<i>Policies and additions in force December 31, 1921.</i>				
Whole life.....	37,148	\$51,069,944 00		
Endowment.....	21,745	18,479,018 00		
All other.....	1,167	1,050,803 00		
			60,060	\$60,599,765 00

EXHIBIT OF POLICIES.

(Showing paid for business only.)

Industrial Business.

<i>Policies and additions in force December 31, 1920.</i>			Total	Total
	Number.	Amount.	Number.	Amount.
Whole life (less group insurance).....	723,733	\$144,110,107 00		
Endowment.....	448,160	54,234,526 00		
All other.....	11,525	265,896 00		
			1,223,418	\$198,610,529 00

New policies issued during the year.

Whole life.....	184,980	\$53,526,402 00		
Endowment.....	140,870	20,384,911 00		
			325,850	\$73,911,313 00

Old policies revived.

Whole life.....	34,411	\$8,450,338 00		
Endowment.....	22,639	2,675,884 00		
			57,050	11,126,222 00

Total.....			1,606,318	\$283,648,064 00
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Policies terminated during the year.

Whole life.....	226,080	\$59,333,683 00		
Endowment.....	146,857	19,829,066 00		
All other.....	157	3,996 00		
			373,094	\$79,166,745 00

Mode of termination.

By death.....	12,949	\$1,438,706 00		
maturity.....	3,820	358,070 00		
expiry.....	157	3,996 00		
surrender.....	4,148	390,903 00		
lapse.....	352,020	76,501,723 00		
decrease.....		473,347 00		
Total.....	373,094	\$79,166,745 00		

Policies and additions in force December 31, 1921.

Whole life.....	717,044	\$146,753,164 00		
Endowment.....	504,812	57,466,255 00		
All other.....	11,368	261,900 00		
			1,233,224	\$204,481,319 00

BUSINESS IN THE STATE OF OHIO DURING THE YEAR—ORDINARY.

	Number.	Amount.
Policies in force December 31, previous year.....	30,143	\$30,158,684 00
Policies issued during year.....	10,017	10,616,600 00
Total.....	40,160	\$40,775,284 00
Ceased to be in force.....	7,925	7,288,570 00
Policies in force December 31, 1921.....	32,235	\$33,486,714 00
Losses and claims unpaid December 31, previous year.....	3	\$3,000 00
Losses and claims incurred during year.....	188	207,838 28
Total.....	191	\$210,838 28
Losses and claims settled during year.....	188	208,505 28
Losses and claims unpaid December 31, 1921.....	3	\$2,333 00

Ohio Assessment Life Associations.

Abstracts Compiled from the Annual Statements on File in the Department Showing
Their Condition on December 31, 1921.

(115)

THE COMMERCIAL TRAVELERS LIFE AND ACCIDENT ASSOCIATION OF CLEVELAND.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1882; COMMENCED BUSINESS IN 1880.

ADMITTED INTO OHIO IN 1880.

CHARLES A. NESBITT, President.

RUSSELL WRIGHT, Secretary.

INCOME.

Membership fees actually received.....	\$294 00	
Assessments or premiums—first year.....	8,185 30	
Subsequent year's assessments or premiums.....	185,114 22	
Other payments by applicants and members.....	25,323 65	
Total received from applicants and members.....	\$218,917 17	
Deduct payments returned to applicants and members.....	577 48	
Net amount received from members.....		\$218,339 69
Interest on bonds and dividends on stocks.....	\$28,216 33	
Interest on deposits in trust companies and banks.....	3,717 48	
Gross profit on sale or maturity of bonds.....		31,933 81
Gross increase, by adjustment, in book value of bonds.....		1,230 90
		798 99
Total income.....		\$252,303 39
Ledger assets December 31, 1920.....		554,088 77
Total.....		\$806,392 16

DISBURSEMENTS.

Death claims.....	\$157,600 00	
Sick and accident claims.....	26,010 19	
Old age benefits.....	13,800 00	
Total payments to members.....		\$197,410 19
Commissions and fees to agents on account of first years' fees, dues, assessments or premiums.....		3,963 50
Commissions and fees to agents on account of subsequent year's fees, dues, assessments or premiums.....		809 00
Salaries of officers and trustees.....		11,812 00
Salaries and other compensation of committees.....		150 00
Salaries of office employees.....		9,705 26
Salaries and fees to medical examiners.....		4,027 50
Traveling and other expenses of officers, trustees and committees.....		478 61
Insurance department fees.....		95 37
Other licenses and fees.....		341 90
Taxes on assessments or premiums.....		296 50
Federal corporation tax.....		719 07
Rents.....		3,789 60
Advertising, printing and stationery.....		6,351 45
Postage, express, telegraph and telephone.....		1,554 75
Legal expense in litigating claims.....		982 27
Furniture and fixtures.....	\$57 00	
All other disbursements.....	1,068 38	
Gross loss on sale or maturity of real estate.....		1,125 38
Gross decrease, by adjustment, in book value of real estate.....		3,750 00
		23,265 85
Total disbursements.....		\$270,628 20
Balance.....		\$535,763 96

LEDGER ASSETS.

Book value of bonds and stocks.....	\$44,800 00
Deposits in trust companies and banks on interest.....	86,963 96
Total ledger assets.....	\$535,763 96

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$10,191 10
Interest due and accrued on other assets.....	1,614 04
Gross assets.....	11,805 14
	\$547,569 00

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	31,823 05
Total admitted assets.....	\$515,746 05

LIABILITIES.

Death claims resisted.....	\$4,000 00
Death claims reported but not adjusted.....	10,400 00
Sick and accident claims resisted, No. 4.....	\$594 63
Sick and accident claims reported, not adjusted.....	5,273 03
Reserve fund required by law.....	5,867 66
Advance premiums or assessments.....	59,577 00
All other liabilities.....	22,830 64
Total liabilities.....	103,027 30
	\$205,702 60

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$2,519 22	\$419,626 46	\$91,645 18
Net amount received from members.....	85,969 64		66,408 22
Interest and rents.....	141 24	24,690 15	5,478 19
From all other sources.....		1,473 09	356 80
Totals.....	\$86,110 88	\$26,163 24	\$72,443 21
Disbursements during year.....	151,400 00	1,199 10	46,041 99
Balance before transfers.....	—\$62,769 90	\$444,590 60	\$118,046 40
Increase by transfers.....	67,000 00	4,000 00	
Balance.....	\$4,230 10	\$448,590 60	\$118,046 40
Decrease by transfers.....		67,000 00	
Balance December 31, 1921.....	\$4,230 10	\$381,590 60	\$118,046 40
	Advance Assessments.	Expense.	Totals.
Balance December 31, 1920.....	\$18,899 92	\$21,397 99	\$554,088 77
Net amount received from members.....	25,323 65	40,638 18	218,339 69
Interest and rents.....	642 02	982 21	31,933 81
From all other sources.....			2,029 89
Totals.....	\$25,965 67	\$41,620 39	\$252,303 39
Disbursements during year.....	22,034 95	49,952 16	270,628 20
Balance before transfers.....	\$22,830 64	\$13,066 22	
Decrease by transfers.....		4,000 00	
Balance December 31, 1921.....	\$22,830 64	\$9,066 22	\$535,763 96

EXHIBITS OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	10,552	\$7,337,400 00
Policies or certificates written during year.....	1,255	88,000 00
Policies or certificates revived during year.....	54	11,400 00
Totals.....	11,861	\$7,436,800 00
Deduct terminated or decreased during year.....	1,074	263,000 00
Total policies or certificates in force Dec. 31, 1921.....	10,787	\$7,173,800 00
Policies or certificates terminated by death during year.....	109	128,000 00
Policies or certificates terminated by lapse during year.....	959	119,000 00
Policies or certificates terminated.....	6	2,200 00
Policies or certificates decreased during year.....		13,800 00

Business in Ohio During Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	10,462	\$5,190,200 00
Policies or certificates written during year.....	1,243	72,000 00
Policies or certificates revived during year.....	48	8,000 00
Totals.....	11,753	\$5,270,200 00
Deduct terminated or decreased during year.....	955	212,000 00
Total policies or certificates in force Dec. 31, 1921.....	10,798	\$5,058,200 00
Policies or certificates terminated by death during year.....		96,800 00
Policies or certificates terminated by lapse during year.....		2,000 00
Policies or certificates terminated.....		10,400 00
Policies or certificates decreased during year.....		920 00
Received during the year from members in Ohio: Mortuary, \$85,969.64; reserve, \$24,964.14; advance assessments, \$25,965.67; Accident, \$72,411.41; expense, \$42,197.87; total, \$251,649.97.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	12	\$24,000 00
Incurred during year.....	66	128,000 00
Totals.....	78	\$152,000 00
Paid during year.....	71	137,600 00
Balance.....	7	\$14,400 00
Rejected during year.....	2	4,000 00
Unpaid December 31, 1921.....	6	10,400 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	9	\$18,000 00
Incurred during year.....	50	96,800 00
Totals.....	59	\$114,800 00
Paid during year.....	53	104,400 00
Balance.....		\$10,400 00
Rejected during year.....	1	2,000 00
Unpaid December 31, 1921.....	5	8,400 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	35	\$3,274 89
Incurred during year.....	454	48,602 96
Totals.....	489	\$51,877 85

Paid during year.....	450	\$46,010 19
Rejected during year.....	4	\$594 63
Unpaid December 31, 1921.....	35	5,273 03

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	29	\$2,810 61
Incurred during year.....	404	44,090 90
Totals.....	433	\$46,901 51
Paid during year.....	404	42,673 08
Rejected during year.....	2	178 57
Unpaid December 31, 1922.....	27	4,049 86

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

Total Claims.

Incurred during year.....	69	\$13,800 00
Paid during year.....	69	13,800 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	46	\$9,200 00
Paid during year.....	46	9,200 00

FREMONT MUTUAL ASSOCIATION.

Principal Office. FREMONT, OHIO.

INCORPORATED IN 1911; COMMENCED BUSINESS IN 1911.

ADMITTED INTO OHIO IN 1911.

JOHN J. LEHMANN, President.

F. E. SCHWARTZ, Secretary.

INCOME.

Net amount received from members.....		\$1,043 75
Interest on deposits in trust companies and banks.....	\$16 32	
Interest from all other sources.....	31 88	
		48 20
Total income.....		\$1,091 95
Ledger assets December 31, 1920.....		1,346 34
Total.....		\$2,438 29

DISBURSEMENTS.

Death claims.....	\$300 00
Salaries of managers or agents not paid by commissions.....	300 00
Salaries of officers and trustees.....	150 00
Other compensation of officers and trustees.....	20 00
Insurance department fees.....	22 71
Rents.....	100 00
Advertising, printing and stationery.....	31 75
Postage, express, telegraph and telephone.....	1 60
All other disbursements.....	25 00
Total disbursements.....	\$951 06
Balance.....	\$1,487 23

LEDGER ASSETS.

Book value of bonds and stocks.....	\$500 00
Cash in association's office.....	156 35
Deposits in trust companies and banks, not on interest.....	341 33
Deposits in trust companies and banks on interest.....	489 55
Total ledger assets.....	<u>\$1,487 23</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$6 25	
Interest due and accrued on other assets.....	9 14	
		<u>15 39</u>
Gross assets		<u>\$1,502 62</u>

LIABILITIES.

Reserve fund required by law.....	\$250 00
Salaries, rents, expenses, bills and accounts, due or accrued.....	25 00
Total liabilities.....	<u>\$275 00</u>

EXHIBIT OF FUNDS.

	Mortuary.	Expense.	Totals.
Balance December 31, 1920.....	\$947 13	\$399 21	\$1,346 34
Net amount received from members.....	626 25	417 50	1,043 75
Interest and rents.....	48 20		48 20
Totals.....	<u>\$674 45</u>	<u>\$417 50</u>	<u>\$1,091 95</u>
Disbursements during year.....	300 00	651 06	951 06
Balance December 31, 1921.....	<u>\$1,321 58</u>	<u>\$165 65</u>	<u>\$1,487 23</u>

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	361	\$36,100 00
Policies or certificates written during year.....	40	4,000 00
Totals.....	<u>401</u>	<u>\$40,100 00</u>
Deduct terminated or decreased during year.....	51	5,100 00
Total policies or certificates in force Dec. 31, 1921.....	350	\$35,000 00
Policies or certificates terminated by death during year.....	3	300 00
Policies or certificates terminated by lapse during year.....	48	4,800 00

Business in Ohio During Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	361	\$36,100 00
Policies or certificates written during year.....	40	4,000 00
Totals.....	<u>401</u>	<u>\$40,100 00</u>
Deduct terminated or decreased during year.....	51	5,100 00
Total policies or certificates in force Dec. 31, 1921.....	350	\$35,000 00
Policies or certificates terminated by death during year.....	3	300 00
Policies or certificates terminated by lapse during year.....	48	4,800 00
Received during the year from members in Ohio: Mortuary, \$626.25; expense, \$417.50; Total, \$1,043.75.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	3	\$300 00
Paid during year.....	3	300 00

Ohio Claims.

	Number.	Amount.
Incurred during year	3	\$300 00
Paid during year.....	3	300 00

THE KNIGHTS TEMPLARS AND MASONIC MUTUAL AID ASSOCIATION.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1877; COMMENCED BUSINESS IN 1878.

ADMITTED INTO OHIO IN 1877.

WM. B. MELISH, President.

ARTHUR J. DAVIES, Secretary.

INCOME.

Membership fees actually received.....	\$18 00	
Assessments or premiums—first year.....	3,016 86	
Subsequent year's assessments or premiums.....	398,373 82	
Other payments by applicants and members.....	16 72	
Total received from applicants and members.....	\$401,425 40	
Net amount received from members.....		\$401,425 40
Interest on bonds and dividends on stocks.....	17,960 00	
Gross rent, including \$900.00 for association's occupancy of its own buildings.....	2,275 00	
		20,235 00
From all other sources.....		330 00
Total income.....		\$421,990 40
Ledger assets December 31, 1920.....		436,566 92
Total.....		\$858,557 32

DISBURSEMENTS.

Death claims.....	\$353,500 00
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....	6,109 50
Salaries of managers or agents not paid by commissions.....	1,820 00
Salaries of officers and trustees.....	8,700 00
Other compensation of officers and trustees.....	50 00
Salaries and other compensation of committees.....	990 00
Salaries of office employees.....	3,514 50
Salaries and fees to medical examiners.....	684 00
Traveling and other expenses of officers, trustees and committees.....	47 31
Traveling and other expenses of managers and agents.....	3,522 80
Collection of fees, dues, assessments and premiums.....	1,695 43
Insurance department fees.....	178 60
Other licenses and fees.....	102 90
Taxes on assessments or premiums.....	1,949 96
Other taxes.....	371 84
Rent.....	900 00
Advertising, printing and stationery.....	2,314 75
Postage, express, telegraph and telephone.....	2,756 17
Legal expenses in litigating claims.....	1,000 00
Other legal expenses.....	129 40
Repairs and expenses on real estate.....	986 17
All other disbursements.....	150 00
Gross loss on sale or maturity of real estate.....	707 41
Total disbursements.....	\$392,179 93
Balance.....	\$466,377 39

LEDGER ASSETS.

Book value of real estate.....	\$7,773 90
Mortgage loans on real estate.....	7,500 00

Book value of bonds and stocks.....	\$369,000 00
Cash in association's office.....	283 45
Deposits in trust companies and banks, not on interest.....	72,659 46
All other ledger assets.....	9,160 58
Total ledger assets.....	\$466,377 39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$208 35	
Interest due and accrued on bonds.....	2,470 10	
Rents due and accrued.. ..	82 50	
		\$2,760 95
Market value of real estate over book value.....		4,176 10
Mortuary assessments due and unpaid on last call.....		92,000 00
Gross assets.....		\$565,314 44

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$13,935 00	
Other items.....	3,660 58	
		17,595 58
Total admitted assets.....		\$547,718 86

LIABILITIES.

Death claims due and unpaid.....	\$2,500 00	
Death claims adjusted, not due.....	59,000 00	
Death claims reported but not adjusted.....	1,000 00	
Death claims incurred in 1920, not reported until 1921.....	13,000 00	
		\$75,500 00
Reserve fund required by law.....		159,090 00
Salaries, rents, expenses, bills and accounts due or accrued.....		22 21
Commissions to agents, due or accrued.....		187 00
Taxes, due or accrued.....		130 50
All other liabilities.....		689 47
Total liabilities.....		\$235,619 18

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Advance assessments.
Balance December 31, 1920.....		\$435,771 71	\$795 21
Net amount received from members.....	\$371,331 72		
Interest and rents.....		20,235 00	
From all other sources.....		330 00	
Totals.....	\$371,331 72	\$20,565 00	\$795 21
Disbursements during year.....	353,500 00	601 67	105 74
Balance before transfers.....	\$17,831 72	\$455,735 04	\$689 47
Increase by transfers.....		17,831 72	
Balance.....	\$17,831 72	\$473,566 76	\$689 47
Decrease by transfers.....	17,831 72	7,878 84	
Balance December 31, 1921.....		\$465,687 92	\$689 47
		Expense.	Totals.
Balance December 31, 1920.....			\$436,566 92
Net amount received from members.....		30,093 68	401,425 40
Interest and rents.....			20,235 00
From all other sources.....			330 00
Totals.....		\$30,093 68	\$421,990 40

Disbursements during year.....	\$37,972 52	\$392,179 93
Balance before transfers.....	—\$7,878 84	\$466,377 39
Increase by transfers.....	7,878 84	25,710 56
Balance.....		\$440,666 83
Decrease by transfers.....		25,710 56
Balance December 31, 1921.....		\$466,377 39

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	5,086	\$10,209,000 00
Policies or certificates written during year.....	227	561,000 00
Policies or certificates increased during year.....		5,000 00
Totals.....	5,313	\$10,775,000 00
Deduct terminated or decreased during year.....	339	804,000 00
Total policies or certificates in force Dec. 31, 1921.....	4,974	\$9,971,000 00
Policies or certificates terminated by death during year.....	131	311,000 00
Policies or certificates terminated by lapse during year.....	205	465,000 00
Policies or certificates terminated.....	3	17,000 00

Business in Ohio During Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	1,559	\$3,273,000 00
Policies or certificates written during year.....	161	426,000 00
Totals.....	1,720	\$3,699,000 00
Deduct terminated or decreased during year.....	99	221,000 00
Total policies or certificates in force Dec. 31, 1921.....	1,621	\$3,478,000 00
Policies or certificates terminated by death during year.....	34	78,000 00
Policies or certificates terminated by lapse during year.....	63	130,000 00
Policies or certificates terminated.....	2	8,000 00
Policies or certificates decreased during year.....		5,000 00
Received during the year from members in Ohio: Mortuary, \$107,610.00; expense, \$7,992.00; total \$115,602.00.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	47	\$111,000 00
Incurred during year.....	130	318,000 00
Totals.....	177	\$429,000 00
Paid during year.....	145	353,500 00
Unpaid December 31, 1921.....	32	\$75,500 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	10	\$23,000 00
Incurred during year.....	34	78,000 00
Totals.....	44	\$101,000 00
Paid during year.....	35	80,000 00
Unpaid December 31, 1921.....	9	\$21,000 00

PURE PROTECTION LIFE ASSOCIATION.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1912; COMMENCED BUSINESS IN 1913.

ADMITTED INTO OHIO IN 1912.

GEORGE W. HOPKINS, President.

ERNEST S. BARNARD, Secretary.

INCOME.

Assessments or premiums—first year.....	\$35,266 17	
Subsequent year's assessments or premiums.....	46,137 91	
Total received from applicants and members.....	\$81,404 08	
Deduct payments returned to applicants and members.....	26 38	
Net amount received from members.....		\$81,377 70
Interest on bonds and dividends on stocks.....	\$1,550 60	
Interest on deposits in trust companies and banks.....	1,685 71	
Gross rent.....	2,105 00	
		5,341 31
From all other sources.....		9,367 54
Borrowed money.....		2,600 00
Total income.....		\$98,686 55
Ledger assets December 31, 1921.....		73,827 58
Total.....		\$172,514 13

DISBURSEMENTS.

Death claims.....	\$15,000 00	
Other payments to members.....	12,158 73	
Total payments to members.....		\$27,158 73
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		18,940 20
Commissions and fees to agents on account of subsequent year's fees, dues, assessments or premiums.....		944 90
Salaries of officers and trustees.....		25 00
Salaries of office employes, No. 2.....		2,520 00
Salaries and fees of medical examiners.....		1,856 00
Traveling and other expenses of officers, trustees and committees.....		54 42
Insurance department fees.....		94 73
Other licenses and fees.....		336 00
Other taxes.....		42 62
Federal corporation tax.....		1,945 53
Rent.....		4,620 24
Advertising, printing and stationery.....		1,644 32
Postage, express, telegraph and telephone.....		797 80
Furniture and fixtures.....		35 50
All other disbursements.....		3,535 00
Interest on founders' certificates.....		2,563 80
Office expense, \$318.13; general expense, \$25.82.....		343 95
Total disbursements.....		\$67,458 74
Balance.....		\$105,055 39

LEDGER ASSETS.

Book value of bonds.....	\$34,750 00
Cash in association's office.....	722 16
Deposits in trust companies and banks, not on interest.....	467 71
Deposits in trust companies and banks, on interest.....	69,115 72
Total ledger assets.....	\$105,055 59

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$229 55	
Interest due and accrued on other assets.....	790 57	
		<u>\$1,020 12</u>
Gross assets.....		<u>\$106,075 71</u>

LIABILITIES.

Reserve fund required by law.....	\$26,650 00
Salaries, rents, expenses, bills and accounts, due or accrued.....	926 26
Taxes, due or accrued.....	84 80
All other liabilities.....	78,414 65
	<u>\$106,075 71</u>

EXHIBIT OF FUNDS.

	Reserve.	Expense.	Totals.
Balance December 31, 1920.....	\$73,331 53	\$496 05	\$73,827 58
Net amount received from members.....	49,083 64	32,294 06	81,377 70
Interest and rents.....	3,207 48	28 83	3,236 31
Borrowed money.....		2,600 00	2,600 00
From all other sources.....	5,065 38	4,302 16	9,367 54
	<u>\$57,356 50</u>	<u>\$41,330 05</u>	<u>\$98,686 55</u>
Disbursements during year.....	27,153 73	40,300 01	67,458 74
	<u>\$103,529 30</u>	<u>\$1,526 09</u>	<u>\$105,055 39</u>

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	1,479	\$3,772,500 00
Policies or certificates written during year.....	611	2,382,500 00
Policies or certificates revived during year.....	19	60,000 00
	<u>2,109</u>	<u>\$6,215,000 00</u>
Deduct terminated or decreased during year.....	208	845,000 00
	<u>1,901</u>	<u>\$5,370,000 00</u>
Total policies or certificates in force December 31, 1921.....	1,901	\$5,370,000 00
Policies or certificates terminated by death during year.....	4	15,000 00
Policies or certificates terminated by lapse during year.....	168	687,500 00
Policies or certificates terminated by non-delivery during year.....	19	100,000 00
Policies or certificates decreased during year.....	17	42,500 00
Received during the year from members in Ohio: Mortuary, \$16,289.15; reserve, \$36,011.05; expense, \$32,367.36; total, \$84,667.56.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	4	\$1,500 00
Paid during year.....	4	\$1,500 00

YOUNG MEN'S MUTUAL LIFE ASSOCIATION.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN —; COMMENCED BUSINESS IN 1878.

ADMITTED INTO OHIO IN 1878.

WM. B. MELISH, President.

LOUIS G. HOPKINS, Secretary.

INCOME.

Membership fees actually received.....	\$66,457 80	
Other payments by applicants and members.....	800 25	
Total received from applicants and members.....		\$67,258 05
Interest on bonds and dividends on stocks.....	\$10,502 16	
Interest on deposits in trust companies and banks.....	136 62	
		10,638 78
From all other sources.....		4,452 50
Borrowed money.....		9,000 00
Total income.....		\$91,349 33
Ledger assets December 31, 1920.....		\$248,862 76
Total.....		\$340,212 09

DISBURSEMENTS.

Death claims.....	\$66,000 00
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....	4,926 07
Salaries of officers and trustees.....	1,285 00
Salaries of office employees, No. 2.....	2,205 00
Salaries and fees to medical examiners.....	393 00
Insurance department fees.....	22 00
Taxes on assessments or premiums.....	20 51
Rent.....	1,233 00
Advertising, printing and stationery.....	558 16
Postage, express, telegraph and telephone.....	390 43
Furniture and fixtures.....	882 02
Borrowed money repaid.....	9,000 00
Interest on borrowed money.....	48 33
Gross loss on sale or maturity of bonds.....	2,107 60
Total disbursements.....	\$89,071 12
Balance.....	\$251,140 97

LEDGER ASSETS.

Book value of bonds and stocks.....	\$250,600 00
Cash in association's office.....	100 00
Deposits in trust companies and banks on interest.....	490 97
Total ledger assets.....	\$251,140 97

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	4,380 01
Gross assets.....	\$255,520 98

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	32,305 00
Total admitted assets.....	\$223,215 98

LIABILITIES.

Death claims reported but not adjusted.....	\$3,000 00
Reserve fund required by law.....	30,003 03
Advance premiums or assessments.....	292 70
Total liabilities.....	\$33,295 70

EXHIBIT OF FUNDS.

	Mortuary	Reserve	Loan Account.	Interest Fund.
Balance December 31, 1920.....	\$63,853 40	\$184,648 17	.....	.....
Net amount received from members.....	60,313 80	.....	.....	.....
Interest and rents.....	.....	.....	.....	\$10,638 78
Borrowed money.....	.....	.....	\$9,000 00	.....
Totals.....	\$124,167 20	.....	\$9,000 00	\$10,638 78
Disbursements during year.....	66,000 00	.....	9,000 00	.....
Balance before transfers.....	\$58,167 20	\$184,648 17	.....	\$10,638 78
Increase by transfers.....	.....	10,638 78	.....	.....
Balance.....	\$58,167 20	\$195,286 95	.....	\$10,638 78
Decrease by transfers.....	.....	3,000 00	.....	10,638 78
Balance December 31, 1921.....	\$58,167 20	\$192,286 95	.....	.....

	Advanced Account.	Expense.	Totals.
Balance December 31, 1920.....	\$178 55	\$182 64	\$248,862 76
Net amount received from members.....	781 25	6,163 00	67,258 05
Interest and rents.....	.....	.....	10,638 78
Borrowed money.....	.....	.....	9,000 00
From all other sources.....	.....	4,452 50	4,452 50
Totals.....	\$959 80	\$10,798 14	\$340,212 09
Disbursements during year.....	667 10	13,404 02	89,071 12
Balance before transfers.....	292 70	—2,605 88	251,140 97
Increase by transfers.....	.....	3,000 00	13,638 78
Balance.....	\$292 70	\$394 12	\$264,779 75
Decrease by transfers.....	.....	.....	13,638 78
Balance December 31, 1921.....	\$292 70	\$394 12	\$251,140 97

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	1,172	2,051,000 00
Policies or certificates written during year.....	124	204,000 00
Policies or certificates revived during year.....	2	4,000 00
Policies or certificates increased during year.....	.....	9,000 00
Totals.....	1,298	\$2,268,000 00
Deduct terminated or decreased during year.....	116	215,000 00
Total policies or certificates in force December 31, 1921.....	1,182	\$2,053,000 00
Policies or certificates terminated by death during year.....	27	58,000 00
Policies or certificates terminated by lapse during year.....	89	152,000 00
Policies or certificates decreased during year.....	.....	500 00

Business in Ohio During Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	1,172	\$2,051,000 00
Policies or certificates written during year.....	124	204,000 00
Policies or certificates revived during year.....	2	4,000 00
Policies or certificates increased during year.....		9,000 00
Totals.....	1,298	\$2,268,000 00
Deduct terminated or decreased during year.....	116	215,000 00
Total policies or certificates in force December 31, 1921.....	1,182	\$2,053,000 00
Policies or certificates terminated by death during year.....	27	58,000 00
Policies or certificates terminated by lapse during year.....	89	152,000 00
Policies or certificates decreased during year.....		500 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	6	\$11,000 00
Incurred during year.....	27	58,000 00
Totals.....	33	\$69,000 00
Paid during year.....	31	66,000 00
Balance.....	2	\$3,000 00
Unpaid December 31, 1921.....	2	\$3,000 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	6	\$11,000 00
Incurred during year.....	27	58,000 00
Totals.....	33	\$69,000 00
Paid during year.....	31	66,000 00
Balance.....	2	\$3,000 00
Unpaid December 31 1921.....	2	\$3,000 00

Ohio Assessment Accident Associations.

Abstracts Compiled from the Annual Statements on File in the Department Showing
Their Condition on December 31, 1921.

(129)

BUCKEYE MUTUAL ACCIDENT ASSOCIATION.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1917; COMMENCED BUSINESS IN 1918.

ADMITTED INTO OHIO IN 1917.

CHAUNCEY E. JONES, President.

MANLY J. HEMMENS, Secretary.

INCOME.

Membership fees actually received.....	\$3,150 00	
Assessments or premiums—first year.....	5,278 00	
Subsequent year's assessments or premiums.....	23,738 00	
Total received from applicants and members.....	\$32,166 00	
Deduct payments returned to applicants and members.....	16 50	
Net amount received from members.....		\$32,149 50
Interest on deposits in trust companies and banks.....		37 50
Total income.....		\$32,187 00
Ledger assets December 31, 1920.....		4,382 86
Total.....		\$36,569 86

DISBURSEMENTS.

Sick and accident claims.....	\$15,803 02
Salaries of officers and trustees.....	3,328 15
Salaries of office employes, No. 5.....	2,958 50
Salaries and fees to medical examiners.....	30 00
Traveling and other expenses of officers, trustees and committees.....	23 74
Traveling and other expenses of managers and agents.....	14 28
Insurance department fees.....	22 00
Rents.....	1,120 00
Advertising, printing and stationery.....	2,225 36
Postage, express, telegraph and telephone.....	972 43
Repairs and expenses on real estate.....	485 63
All other disbursements.....	152 25
Interest on borrowed money.....	399 58
Total disbursements.....	\$29,994 94
Balance.....	\$6,574 92

LEDGER ASSETS.

Cash in association's office.....	\$1,465 75
Deposits in trust companies and banks, not on interest.....	3,109 17
Deposits in trust companies and banks on interest.....	2,000 00
Total ledger assets.....	\$6,574 92

NON-LEDGER ASSETS.

Interest due and accrued on other assets.....	\$16 67
Mortuary assessments due and unpaid on last call.....	2,712 00
Gross assets.....	\$9,303 59

LIABILITIES.

Sick and accident claims reported, not adjusted, No. 20.....	\$1,572 11
Sick and accident claims incurred in 1920, not reported until 1921.....	240 00
Advance premiums or assessments.....	\$1,812 11
	2,715 00
Total liabilities.....	\$4,527 11

EXHIBIT OF FUNDS.

	Reserve.	Disability.	Expense.	Totals.
Balance December 31, 1920.....	\$1,209 70	\$1,950 03	\$1,223 13	\$4,382 86
Net amount received from members.....	1,448 85	15,937 65	14,763 00	32,149 50
Interest and rents.....	37 50			37 50
Totals.....	\$2,696 05	\$17,887 65	\$15,936 13	\$36,569 86
Disbursements during year.....		15,803 02	14,191 92	29,994 94
Balance before transfers.....				
Increase by transfers.....				
Balance.....	\$2,696 05	\$2,084 66	\$1,794 21	\$6,574 92
Decrease by transfers.....				
Balance December 31, 1921	\$2,696 05	\$2,084 66	\$1,794 21	\$6,574 92

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	2,411	
Policies or certificates written during year.....	1,825	
Policies or certificates revived during year.....	265	
Totals.....	4,501	
Deduct terminated or decreased during year.....	1,064	
Total policies or certificates in force Dec. 31, 1921.....	3,437	
Policies or certificates terminated by death during year.....	7	
Policies or certificates terminated by lapse during year.....	1,036	
Policies or certificates terminated.....	21	

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	8	\$748 20
Increase.....		52 50
Incurred during year.....	209	16,574 43
Totals.....	217	\$17,375 13
Paid during year.....	197	15,803 02
Unpaid December 31, 1921.....	20	\$1,572 11

BUCKEYE MUTUAL HEALTH ASSOCIATION.

Principal Office, COLUMBUS, OHIO.

INCORPORATED IN 1918; COMMENCED BUSINESS IN 1918.

ADMITTED INTO OHIO IN 1918.

CHAUNCEY E. JONES, President.

MANLY J. HEMMENS, Secretary.

INCOME.

Membership fees actually received.....	\$4,581 25	
Assessments or premiums—first year.....	5,003 00	
Subsequent year's assessments or premiums.....	24,792 00	
Total received from applicants and members.....	\$34,376 25	
Deduct payments returned to applicants and members.....	26 00	
Net amount received from members.....		\$34,350 25
From all other sources.....		4,000 00
Total income.....		\$38,350 25
Ledger assets December 31, 1920.....		442 52
Total.....		\$38,792 77

DISBURSEMENTS.

Sick and accident claims.....	\$23,316 55	
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....	2,939 25	
Salaries of officers and trustees.....	2,824 50	
Salaries of office employees, No. 5.....	2,227 50	
Salaries and fees to medical examiners.....	123 50	
Traveling and other expenses of managers and agents.....	14 23	
Insurance department fees.....	44 00	
Rents.....	800 00	
Advertising, printing and stationery.....	2,774 64	
Postage, express, telegraph and telephone.....	685 85	
All other disbursements.....	525 69	
Interest on borrowed money.....	650 96	
Total disbursements.....	\$36,926 67	
Balance.....		\$1,866 10

LEDGER ASSETS.

Cash in association's office.....	\$1,644 00	
Deposits in trust companies and banks, not on interest.....	222 10	
Total ledger assets.....	\$1,866 10	

NON-LEDGER ASSETS.

Mortuary assessments due and unpaid on last call.....	2,320 00	
Gross assets.....	\$4,186 10	

LIABILITIES.

Sick and accident claims reported, not adjusted, No. 64.....	\$4,337 94	
Sick and accident claims incurred in 1920, not reported until 1921.....	516 00	
Advance premiums or assessments.....	4,853 94	
Total liabilities.....	\$9,707 88	

EXHIBIT OF FUNDS.

	Reserve.	Disability.	Expense.	Totals.
Balance December 31, 1921.....	\$6 50	\$391 14	\$44 88	\$442 52
Net amount received from members	1,486 40	16,350 40	16,513 45	34,350 25
From all other sources.....		4,000 00		4,000 00
Totals.....	\$1,492 90	\$20,741 54	\$16,558 33	\$38,792 77
Disbursements during year.....		\$23,316 55	\$13,610 12	\$36,926 67
Balance before transfers.....	1,492 90		\$2,948 21	
Increase by transfers.....		2,700 00		
Balance.....				
Decrease by transfers.....	\$900 00		\$1,800 00	
Balance December 31, 1921 ...	\$592 90	\$124 99	\$1,148 21	\$1,866 10

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	2,304	
Policies or certificates written during year.....	1,148	
Policies or certificates revived during year.....	172	
Totals.....	3,624	
Deduct terminated or decreased during year.....	961	
Total policies or certificates in force Dec. 31, 1921.....	2,663	
Policies or certificates terminated by death during year.....	7	
Policies or certificates terminated by lapse during year.....	931	
Policies or certificates terminated.....	23	

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	65	\$3,734 06
Increase.....		228 57
Incurred during year.....	492	23,902 57
Totals.....	557	\$27,865 20
Paid during year.....	490	23,316 55
Rejected during year.....	3	\$210 71
Unpaid December 31, 1921.....	64	4,337 94

CENTRAL CASUALTY COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1917; COMMENCED BUSINESS IN 1918.

ADMITTED INTO OHIO IN 1918.

BYRON YAKEY, President.

B. B. PADDOCK, Secretary.

INCOME.

Membership fees actually received.....	\$345 03	
Assessments or premiums—first year.....	115,858 75	
Subsequent year's assessments or premiums.....	14,161 98	
Other payments by applicants and members.....	2,113 53	
Total received from applicants and members.....	\$132,679 29	
Deduct payments returned to applicants and members.....	57 78	
Net amount received from members.....		\$132,621 51
Interest on deposits in trust companies and banks.....		450 00
Total income.....		\$133,071 51
Ledger assets December 31, 1920.....		28,830 97
Total.....		\$161,902 48

DISBURSEMENTS.

Death claims.....	\$1,287 00	
Sick and accident claims.....	44,720 47	
Total payments to members.....		\$46,007 47
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		24,466 54
Commissions and fees to agents on account of subsequent year's fees, dues, assessments or premiums.....	3,257 26	
Salaries of managers or agents not paid by commission.....	2,717 85	
Salaries of officers and trustees.....	19,308 00	
Salaries of office employees, No. 6.....	8,543 06	
Salaries and fees to medical examiners.....	44 00	
Traveling and other expenses of officers, trustees and committees.....	2,471 64	
Traveling and other expenses of managers and agents.....	1,360 69	
Collection of fees, dues, assessments and premiums.....	2,117 15	
Insurance department fees.....	26 00	
Other licenses and fees.....	2,163 36	
Federal corporation tax.....	1,742 51	
Paid for reinsurance.....	196 80	
Rent.....	1,872 08	
Advertising, printing and stationery.....	4,434 62	
Postage, express, telegraph and telephone.....	1,398 73	
Legal expense in litigating claims.....	327 14	
Other legal expenses.....	125 00	
Repairs and expenses on real estate.....	621 20	
All other disbursements.....	1,131 14	
Borrowed money repaid.....	11,000 00	
Interest on borrowed money.....	1,652 44	
Agents' balances charged off.....	198 17	
Advances to agents.....	1,055 27	
Total disbursements.....		\$136,495 61
Balance.....		\$25,406 87

LEDGER ASSETS.

Cash in association's office.....	\$170 00
Deposits in trust companies and banks, not on interest.....	15,236 87
Deposits in trust companies and banks on interest.....	10,000 00
Total ledger assets.....	\$25,406 87

NON-LEDGER ASSETS.

All other assets.....	\$8,865 68
Gross assets.....	\$34,272 55

DEDUCT ASSETS NOT ADMITTED.

Agent's debit balances.....	\$1,394 80
Other items.....	2,092 71
	3,487 51
Total admitted assets.....	\$30,785 04

LIABILITIES.

Death claims resisted.....	\$400 00
Sick and accident claims reported, not adjusted, No. 87.....	\$3,698 40
Sick and accident claims incurred in 1920, not reported until 1921	1,296 55
	4,994 95
Advance premiums or assessments.....	10,904 73
Total liabilities.....	\$15,899 68

EXHIBIT OF FUNDS.

	Disability.	Expense.	Totals.
Balance December 31, 1920.....	\$7,114 21	\$21,716 76	\$28,830 97
Net amount received from members.....	52,013 12	80,608 39	132,621 51
Interest and rents.....		450 00	450 00
Totals.....	\$59,127 33	\$102,775 15	\$161,902 48
Disbursements during year.....	46,007 47	90,488 14	136,495 61
Balance before transfers.....	\$13,119 86	\$12,287 01	\$25,406 87
Increase by transfers.....	30 72		30 72
Balance.....	\$13,150 58	\$12,287 01	\$25,437 59
Decrease by transfers.....		30 72	30 72
Balance December 31, 1921.....	\$13,150 58	\$12,256 23	\$25,406 87

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	6,471	
Policies or certificates written during year.....	4,363	
Totals.....	10,834	
Deduct terminated or decreased during year.....	5,753	
Total policies or certificates in force December 31, 1921.....	5,081	
Policies or certificates terminated by lapse during year.....	3,448	
Received during the year from members in Ohio: Sick and accident, \$52,008.29; expense, \$78,012.44; total, \$130,020.73.		

EXHIBIT OF DEATH CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	1	\$400 00
Incurred during year.....	4	1,287 00
Totals.....	5	\$1,687 00
Paid during year.....	2	1,287 00
Balance.....	3	\$400 00
Rejected during year.....	2	
Unpaid December 31, 1921.....	1	\$400 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	80	\$4,326 57
Increase.....		1,400 00
Incurred during year.....	1,492	38,993 90
Totals.....	1,572	\$44,720 47
Paid during year.....	1,307	44,720 47
Rejected during year.....	178	
Unpaid December 31, 1921.....	87	3,698 40

ECONOMY MUTUAL CASUALTY COMPANY.

Principal Office: DAYTON, OHIO.

INCORPORATED IN 1916; COMMENCED BUSINESS IN 1916.

ADMITTED INTO OHIO IN 1916.

WM. PFLUM, President.

J. H. SCHEIRLOH, Secretary.

INCOME.

Assessments or premiums—first year.....	\$161 25	
Subsequent year's assessments or premiums.....	2,965 63	
Total received from applicants and members.....		\$3,126 93
Interest on deposits in trust companies and banks.....		32 01
Borrowed money.....		125 00
Total income.....		\$3,283 94
Ledger assets December 31, 1920.....		1,714 96
Total.....		\$4,998 90

DISBURSEMENTS.

Sick and accident claims.....	\$1,365 61
Salaries of officers and trustees.....	225 00
Salaries of office employees, No. 1.....	225 00
Insurance department fees.....	22 00
Other taxes.....	49 66
Rents.....	225 00
Advertising, printing and stationery.....	31 88
Postage, express, telegraph and telephone.....	50 10
All other disbursements.....	547 50
Borrowed money repaid.....	118 00
Total disbursements.....	\$2,859 75
Balance.....	\$2,139 15

LEDGER ASSETS.

Mortgage loans on real estate.....	\$3,500 00
Deposits in trust companies and banks, not on interest.....	114 01
Deposits in trust companies and banks on interest.....	2,025 14
Total ledger assets.....	\$5,639 15

NON-LEDGER ASSETS.

Premiums or assessments actually collected by agencies not yet turned over to the association.....	\$55 03
Gross assets.....	\$5,694 18

LIABILITIES.

Sick and accident claims reported, not adjusted, No. 1.....	\$120 00
Salaries, rents, expenses, bills and accounts, due or accrued.....	225 00
Commissions to agents, due or accrued.....	750 74
Borrowed money and interest due or accrued thereon.....	331 00
Total liabilities.....	\$1,426 74

EXHIBIT OF FUNDS.

	Disability.	Expense.	Totals.
Balance December 31, 1920.....	\$1,482 59	\$232 37	\$1,714 96
Net amount received from members.....	1,876 15	1,250 78	3,126 93
Interest and rents.....	32 01		32 01
Borrowed money.....		125 00	125 00
Totals.....	\$3,390 75	\$1,608 15	\$4,998 90
Disbursements during year.....	1,365 61	1,494 14	2,859 75
Balance December 31, 1921.....	\$2,025 14	\$114 01	\$2,139 15

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force Dec. 31, 1920, as per last statement.....	475	\$3,171 00
Policies or certificates written during year.....	90	740 00
Policies or certificates revived during year.....	3	15 00
Totals.....	568	\$3,926 00
Deduct terminated or decreased during year.....	329	2,608 00
Policies or certificates decreased during year.....	239	\$1,380 00
Received during the year from members in Ohio: Sick and accident, \$1,876.15; expense, \$1,250.78; total, \$3,126.93.		

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	6	\$391 14
Increase.....	2	167 01
Incurred during year.....	36	1,261 48
Totals.....	40	\$1,485 61
Paid during year.....	39	1,365 61
Unpaid December 31, 1921.....	1	\$120 00

FIRESIDE MUTUAL AID ASSOCIATION.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1918; COMMENCED BUSINESS IN 1918.

ADMITTED INTO OHIO IN 1918.

J. K. GIBSON, President.

G. A. STEWARD, Secretary.

INCOME.

Membership fees actually received.....	\$3 00	
Assessments or premiums—first year.....	40,391 75	
Total received from applicants and members.....	\$40,394 75	
Deduct payments returned to applicants and members.....	138 65	
Net amount received from members.....		\$40,256 10
Interest on bonds and dividends on stock.....	\$93 42	
Interest on deposits in trust companies and banks.....	23 24	
		116 66
From all other sources.....		154 82
From agents' balances previously charged off.....		90 88
Total income.....		\$40,618 46
Ledger assets December 31, 1920.....		4,113 36
Total.....		\$44,731 82

DISBURSEMENTS.

Death claims.....	\$1,338 25	
Sick and accident claims.....	11,699 20	
Total payments to members.....		13,037 45
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		21,515 02
Salaries of officers and trustees.....		2,148 60
Salaries of office employees.....		1,061 50
Traveling and other expenses of managers and agents.....		1,332 11
Insurance department fees.....		22 00
Other taxes.....		30 50
Rent.....		1,004 75
Advertising, printing and stationery.....		336 45
Postage, express, telegraph and telephone.....		232 42
Legal expense in litigating claims.....		54 65
Furniture and fixtures.....	\$165 90	
All other disbursements.....	87 85	
		253 75
Borrowed money repaid.....		560 00
Interest on borrowed money.....		204 70
Agents' balances charged off.....		499 54
Total disbursements.....		\$42,293 44
Balance.....		\$2,438 38

LEDGER ASSETS.

Book value of bonds and stocks.....	\$1,950 00
Deposits in trust companies and banks, not on interest.....	488 38
Total ledger assets.....	\$2,438 38

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$12 12
All other assets.....	697 02
Gross assets.....	<u>\$3,147 52</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value ..	33 20
Total admitted assets.....	<u>\$3,180 72</u>

LIABILITIES.

Death claims due and unpaid.....	\$88 75	
Death claims resisted.....	160 00	
		<u>248 75</u>
Sick and accident claims due and unpaid, No. 10.....	\$51 50	
Sick and accident claims adjusted, not due.....	275 00	
Sick and accident claims resisted.....	41 50	
		<u>371 00</u>
Taxes, due or accrued—estimated.....		250 00
Total liabilities.....		<u>\$869 75</u>

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$794 71	\$3,614 37	\$274 34
Net amount received from members..	1,301 03		
Totals.....	\$2,095 74		
Disbursements during year.....	\$1,338 25		
Balance before transfers.....	\$757 49	\$3,614 37	\$274 34
Balance.....	\$757 49	\$3,614 37	\$274 34
Decrease by transfers.....		1,664 37	
Balance December 31, 1921.....	\$757 49	\$1,950 00	\$274 34
		Expense.	Totals.
Balance December 31, 1920.....		—\$21 38	\$4,113 36
Net amount received from members..		38,955 07	40,256 10
Interest and rents.....		116 66	116 66
From all other sources.....		245 70	245 70
Totals.....		\$39,296 05	\$44,731 82
Disbursements during year.....		40,955 19	42,293 44
Balance before transfers.....		—\$1,659 14	\$2,438 38
Increase by transfers.....		1,664 37	1,664 37
Balance.....		\$5 23	\$4,102 75
Decrease by transfers.....			1,664 37
Balance December 31, 1921.....		\$5 23	\$2,438 38

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	5,938	
Policies or certificates written during year.....	3,031	
Policies or certificates revived during year.....	156	
Totals.....	<u>9,175</u>	

	Number.	Amount.
Deduct terminated or decreased during year.....	4,656	
Total policies or certificates in force December 31, 1921.....	4,519	
Policies or certificates terminated by death during year.....	36	
Policies or certificates terminated by lapse during year.....	4,614	
Policies or certificates terminated during year.....	6	
Policies or certificates decreased during year.....	4,656	

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	36	\$1,697 00
Totals.....	36	\$1,697 00
Paid during year.....	31	1,369 20
Balance.....	5	\$327 80
Saved by compromise.....	2	79 05
Rejected during year.....	2	\$160 00
Unpaid December 31, 1921.....	1	88 75

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	81	\$342 50
Incurred during year.....	2,662	11,415 70
Totals.....	2,743	\$11,758 20
Paid during year.....	2,724	11,699 20
Rejected during year.....	9	\$4 50
Unpaid December 31, 1921.....	10	54 50

THE GLOBE CASUALTY COMPANY.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1914; COMMENCED BUSINESS IN 1914.

ADMITTED INTO OHIO IN 1914.

G. E. WILLIAMS, President.

GEORGE L. BEHRENS, Secretary.

INCOME.

Membership fees actually received.....	\$1,797 00	
Assessments or premiums—first year.....	15,665 83	
Subsequent year's assessments or premiums.....	657 52	
Net amount received from members.....		\$18,120 35
Interest from all other sources.....		131 12
From all other sources.....		269 43
Total income.....		\$18,520 90
Ledger assets December 31, 1920.....		6,748 30
Total.....		\$25,269 20

DISBURSEMENTS.

Sick and accident claims.....	\$1,475 07	
Old age benefits.....	2,125 08	
Other payments to members.....	1,300 00	
Total payments to members.....		\$4,900 15
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		1,797 00
Commissions and fees to agents on account of subsequent year's fees, dues, assessments or premiums.....		157 80
Salaries of office employees, No. 2.....		985 00
Traveling and other expenses of officers, trustees and committees.....		313 41
Collection of fees, dues, assessments and premiums.....		3,921 12
Insurance department fees.....		22 00
Other licenses and fees.....		349 67
Federal corporation tax.....		42 64
Rent.....		1,200 00
Advertising, printing and stationery.....		24 50
Postage, express, telegraph and telephone.....		242 65
Other legal expenses.....		532 55
Furniture and fixtures.....	\$137 49	
All other disbursements.....	271 04	
		408 53
Total disbursements.....		\$14,897 02
Balance.....		\$10,372 18

LEDGER ASSETS.

Deposits in trust companies and banks, not on interest.....	\$7,047 31
Bills receivable.....	2,087 45
All other ledger assets.....	1,237 42
Total ledger assets.....	\$10,372 18

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,087 45	
Other items.....	1,237 42	
		3,324 87
Total admitted assets.....		\$7,047 31

LIABILITIES.

Sick and accident claims reported, not adjusted, No. 26.....	\$847 95
Advance premiums or assessments.....	657 52
Total liabilities.....	\$1,501 47

EXHIBIT OF FUNDS.

	Reserve.	Expense.	Totals.
Balance December 31, 1920.....	\$5,307 76	\$1,440 54	\$6,748 30
Net amount received from members.....	6,529 35	11,591 00	18,120 35
Interest and rents.....	126 47	4 65	131 12
From all other sources.....		269 43	269 43
Totals.....	\$11,963 58	\$13,305 62	\$25,269 20
Disbursements during year.....	4,905 15	9,996 87	14,897 02
Balance December 31, 1921.....	\$7,063 43	\$3,308 75	\$10,372 18

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	758	.....
Policies or certificates written during year.....	599	.....
Policies or certificates increased during year.....	3	.....
Totals.....	1,360	.....
Deduct terminated or decreased during year.....	618	.....
Total policies or certificates in force December 31, 1921.....	742	.....
Policies or certificates terminated by death during year.....	2	.....
Policies or certificates terminated by lapse during year.....	609	.....
Policies or certificates terminated during year.....	4	.....
Policies or certificates decreased during year.....	3	.....
Received during the year from members in Ohio: Reserve, \$6,529.35; expense, \$11,591.00; total, \$18,120.35.		

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	17	\$365 07
Increase.....	.....	24 74
Incurred during year.....	224	5,358 29
Totals.....	241	5,748 10
Paid during year.....	195	4,900 15
Rejected during year.....	20	.....
Unpaid December 31, 1921.....	26	\$847 95

KNIGHT INDEMNITY COMPANY.

Principal Office: NEWARK, OHIO.

INCORPORATED IN 1920; COMMENCED BUSINESS IN 1920.

ADMITTED INTO OHIO IN 1920.

CLIFF FRYE, President.

H. S. REXROTH, Secretary.

INCOME.

Subsequent year's assessments or premiums.....	\$285 12
Net amount received from members.....	\$285 12
Ledger assets December 31, 1920.....	152 79
Total.....	\$437 91

DISBURSEMENTS.

Sick and accident claims.....	\$23 33
Commissions and fees to agents on account of subsequent year's fees, dues, assessments or premiums.....	141 69
Insurance department fees.....	22 00
Total disbursements.....	\$187 02
Balance.....	\$250 89

LEDGER ASSETS.

Deposits in trust companies and banks on interest.....	\$250 89
Total ledger assets.....	\$250 89

NON-LEDGER ASSETS

All other assets.....	\$392 69
Gross assets.....	\$643 58

DEDUCT ASSETS NOT ADMITTED.

Other items.....	\$392 69
Total admitted assets.....	\$250 89

LIABILITIES.

All other liabilities.....	\$265 00
Total liabilities.....	\$265 00

EXHIBIT OF FUNDS.

	Reserve.	Expense.	Totals.
Balance December 31, 1920.....	\$21 94	\$130 85	\$152 79
Net amount received from members.....	113 34	171 78	285 12
Totals.....	\$135 28	\$302 63	\$437 91
Disbursements during year.....	23 33	163 69	187 02
Balance December 31, 1921.....	\$111 95	\$138 94	\$250 89

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	13	\$8,800 00
Deduct terminated or decreased.....	13	8,800 00

Business in Ohio During the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	13	\$8,800 00
Deduct terminated or decreased during year.....	13	8,800 00
Received during the year from members in Ohio: Reserve, \$113.34; sick and accident, \$283.35; expense, \$170.01; total, \$566.70.		

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	1	\$23 33
Paid during year.....	1	23 33

Ohio Claims.

Incurred during year.....	1	\$23 33
Paid during year.....	1	23 33

NATIONAL BUSINESS MEN'S ASSOCIATION.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1913; COMMENCED BUSINESS IN 1914.

ADMITTED INTO OHIO IN 1914.

U. G. DENMAN, President.

A. R. SMITH, Secretary.

INCOME.

Membership fees actually received.....	\$826 65	
Assessments or premiums—first year.....	34,157 67	
Subsequent year's assessments or premiums.....	40,189 40	
Total received from applicants and members.....	\$75,173 72	
Deduct payments returned to applicants and members.....	777 53	
Net amount received from members.....		\$74,396 19
Interest on bonds and dividends on stocks.....	\$251 05	
Interest on deposits in trust companies and banks.....	22 07	
		274 12
From all other sources.....		4,950 00
Total income.....		\$79,619 31
Ledger assets December 31, 1920.....		8,946 37
Total.....		\$88,565 68

DISBURSEMENTS.

Death claims.....	\$8,150 00	
Sick and accident claims.....	15,401 08	
Other payments to members.....	9,093 54	
Total payments to members.....		\$32,644 62
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		17,094 08
Salaries of officers and trustees.....		6,450 00
Salaries of office employees, No. 5.....		7,269 95
Salaries and fees to medical examiners.....		460 00
Traveling and other expenses of officers, trustees and committees.....		2,579 50
Traveling and other expenses of managers and agents.....		2,138 90
Insurance department fees.....		28 50
Other licenses and fees.....		20 00
Taxes on assessments or premiums.....		147 86
Other taxes.....		259 95
Rent.....		1,691 11
Advertising, printing and stationery.....		1,563 56
Postage, express, telegraph and telephone.....		1,190 45
Other legal expenses.....		272 99
Furniture and fixtures.....	\$548 07	
All other disbursements.....	5,453 52	
		6,001 59
Total disbursements.....		\$79,813 60
Balance.....		\$8,752 62

LEDGER ASSETS.

Book value of bonds and stocks.....	\$6,175 00
Cash in association's office.....	20 00
Deposits in trust companies and banks on interest.....	2,557 62
Total ledger assets.....	\$8,752 62

NON-LEDGER ASSETS.

Premiums or assessments actually collected by agencies not yet turned over to the association.....	\$449 99
All other assets.....	7,106 51
Gross assets.....	\$16,309 12

DEDUCT ASSETS NOT ADMITTED.

Other items.....	4,050 25
Total admitted assets.....	\$12,258 87

LIABILITIES.

Death claims incurred in 1920, not reported until 1921, No. 2.....	\$1,050 00
Sick and accident claims reported, not adjusted, No. 31.....	\$2,241 00
Sick and accident claims incurred in 1920, not reported until 1921.....	532 89
Salaries, rents, expenses, bills and accounts, due or accrued.....	2,773 89
Taxes, due or accrued.....	173 47
Advance premiums or assessments.....	183 76
Advance premiums or assessments.....	1,476 90
Total liabilities.....	\$5,658 02

EXHIBIT OF FUNDS.

	Accident Fund.	Health Fund.	Expense.	Totals.
Balance December 31, 1920.....	—\$5,825 91	\$9,473 48	\$5,298 80	\$8,946 37
Net amount received from members.....	15,135 02	14,470 62	44,790 55	74,396 19
Interest and rents.....			273 12	273 12
From all other sources.....	4,050 00		900 00	4,950 00
Totals.....	\$13,359 11	\$23,944 16	\$51,262 47	\$88,565 68
Disbursements during year.....	21,644 08	11,000 54	47,168 44	79,813 06
Balance December 31, 1921....	—\$8,284 97	\$12,943 56	\$4,094 03	\$8,752 62

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement	1,954	
Policies or certificates written during year.....	1,258	
Policies or certificates revived during year.....	9	
Totals.....	3,221	
Deduct terminated or decreased during year.....	1,212	
Total policies or certificates in force December 31, 1921.....	2,009	
Policies or certificates terminated by death during year.....	10	
Policies or certificates terminated by lapse during year.....	1,202	
Received during the year from members in Ohio: Sick and accident, \$29,917.13; expense, \$45,256.59;		
Total, \$75,173.72.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	2	\$1,188 00
Incurred during year.....	2	8,012 00
Totals.....	4	\$9,200 00
Paid during year.....	4	8,150 00
Unpaid December 31, 1921.....	2	\$1,050 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	21	\$958 92
Increase.....		189 29
Incurred during year.....	410	17,026 76
Totals.....	431	\$18,174 97
Paid during year.....	361	15,401 08
Rejected during year.....	20	
Unpaid December 31, 1921.....	50	\$2,773 89

THE NATIONAL MASONIC PROVIDENT ASSOCIATION.

Principal Office: MANSFIELD, OHIO.

INCORPORATED IN 1890; COMMENCED BUSINESS IN 1890.

ADMITTED INTO OHIO IN 1890.

CURTIS E. McBRIDE, President.

E. GILBERT ROBINSON, Secretary.

INCOME.

Assessments or premiums—first year.....	\$18,612 65	
Subsequent year's assessments or premiums.....	93,736 46	
Total received from applicants and members.....		\$112,349 11
Interest on bonds and dividends on stocks.....		14,912 17
From all other sources.....		26 70
Total income.....		\$127,287 98
Ledger assets December 31, 1920.....		303,231 26
Total.....		\$430,519 24

DISBURSEMENTS.

Death claims.....	\$6,922 00	
Sick and accident claims.....	22,010 44	
Other payments to members.....	6,382 87	
Total payments to members.....		\$35,315 31
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		4,653 14
Commissions and fees to agents on account of subsequent year's fees, dues assessments or premiums.....		17,912 65
Other compensation of officers and trustees.....		13,916 67
Salaries of office employees, No. 3.....		4,730 70
Traveling and other expenses of managers and agents.....		2,324 93
Insurance department fees.....		142 15
Other taxes.....		94 58
Rent, including \$735.00 for association's occupancy of its own buildings.....		735 00
Advertising, printing and stationery.....		2,053 06
Postage, express, telegraph and telephone.....		967 05
Furniture and fixtures.....	\$25 00	
All other disbursements.....	106 57	
		131 57
Borrowed money repaid.....		188 94
Total disbursements.....		\$83,165 75
Balance.....		\$347,353 49

LEDGER ASSETS.

Book value of bonds and stocks.....	\$337,192 84
Deposits in trust companies and banks, not on interest.....	9,385 65
Agents' balances secured by note.....	775 00
Total ledger assets.....	\$347,353 49

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	2,498 80
Gross assets	\$349,852 29

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	775 00
Total admitted assets.....	\$349,077 29

LIABILITIES.

Sick and accident claims reported, not adjusted, No. 33, estimated.....	1,250 00
Old age and other benefits due and unpaid.....	141,579 25
Advance premiums or assessments.....	31,122 30
Total liabilities.....	\$173,951 55

EXHIBIT OF FUNDS.

	Reserve.	Provident Fund.	Expense.	Totals.
Balance December 31, 1920.....	\$104,317 47	\$187,459 46	\$11,454 33	\$303,231 26
Net amount received from members		56,174 56	56,174 55	112,349 11
Interest and rents.....		14,912 17		14,912 17
From all other sources.....		26 70		26 70
Totals.....		\$258,572 89	\$67,623 88	\$430,519 24
Disbursements during year.....		35,315 31	47,850 44	83,165 75
Balance before transfers.....	\$104,317 47	\$223,257 58	\$19,778 44	\$347,353 49
Increase by transfers.....	37,261 78			
Decrease by transfers.....		\$37,261 78		
Balance December 31, 1921	\$141,579 25	\$185,995 80	\$19,778 44	\$347,353 49

EXHIBIT OF CERTIFICATES

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	3,311	
Policies or certificates written during year.....	415	
Totals.....	3,726	
Deduct terminated or decreased during year.....	328	
Total policies or certificates in force December 31, 1921.....	3,398	
Policies or certificates terminated by death during year.....	20	
Policies or certificates terminated by lapse during year.....	282	
Policies or certificates terminated during year.....	9	
Policies or certificates decreased during year.....	17	

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Paid during year—accidental death.....	3	\$6,922 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	30	\$2,500 00
Increase.....		500 00
Incurred during year.....	356	21,260 44
Totals.....	386	\$24,260 44
Paid during year.....	353	22,010 44
Rejected during year.....		\$2,250 00
Unpaid December 31, 1921.....	33	

SICK AND ACCIDENT ASSOCIATION.

Principal Office: TOLEDO, OHIO.

INCORPORATED IN 1899; COMMENCED BUSINESS IN 1900.

ADMITTED INTO OHIO IN 1900.

FRANK E. MECHENER, President.

SAMUEL C. STUMP, Secretary.

INCOME.

Membership fees actually received.....	\$642 50	
Assessments or premiums—first year.....	26,720 53	
Net amount received from members.....		\$27,363 03
Interest on bonds and dividends on stocks.....		287 22
Total income.....		\$27,650 25
Ledger assets December 31, 1920.....		7,153 12
Total.....		\$34,803 37

DISBURSEMENTS.

Death claims.....	\$650 00	
Accident claims.....	6,884 36	
Old age benefits.....	5,141 41	
Total payments to members.....		12,675 77
Commissions and fees to agents on account of first year's fees, dues, assessments or premiums.....		660 00
Salaries of officers and trustees.....		2,465 49
Other compensation of officers and trustees.....		1,845 00
Salaries of office employees, No. 1.....		624 00
Other compensation of office employees.....		1,415 08
Salaries and fees to medical examiners.....		2,155 00
Collection of fees, dues, assessments and premiums.....		3,691 23
Insurance department fees.....		22 00
Taxes on assessments or premiums.....		739 38
Other taxes.....		37 24
Federal corporation tax.....		85 00
Rent.....		405 00
Advertising, printing and stationery.....		224 92
Postage, express, telegraph and telephone.....		176 86
All other disbursements.....		81 00
Total disbursements.....		\$27,262 97
Balance.....		\$7,540 40

LEDGER ASSETS.

Book value of bonds and stocks.....	\$6,515 02
Cash in association's office.....	69 91
Deposits in trust companies and banks, not on interest.....	955 47
Total ledger assets.....	<u>\$7,540 40</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	118 18
Premiums or assessments actually collected by agencies not yet turned over to the association.....	1,282 00
Mortuary assessments due and unpaid on last call.....	908 00
Gross assets.....	<u>\$9,848 58</u>

LIABILITIES.

Sick and accident claims incurred in 1920, not reported until 1921.....	\$1,297 99
Taxes, due and accrued.....	37 43
Advance premiums or assessments.....	323 30
Total liabilities.....	<u>\$1,658 72</u>

EXHIBIT OF FUNDS.

	Reserve.	Expense.	Totals.
Balance December 31, 1920.....	\$1,383 95	\$5,769 17	\$7,153 12
Net amount received from members.....	12,007 85	15,355 18	27,363 03
Interest and rents.....		287 22	287 22
Totals.....	<u>\$13,391 80</u>	<u>\$21,411 57</u>	<u>\$34,803 37</u>
Disbursements during year.....	12,675 77	14,587 20	27,262 97
Balance before transfers.....	\$716 03	\$6,824 37	\$7,540 40
Increase by transfers.....	600 00		600 00
Balance.....	<u>\$1,316 03</u>	<u>\$6,824 37</u>	<u>\$8,140 40</u>
Decrease by transfers.....		600 00	600 00
Balance December 31, 1921.....	<u>\$1,316 03</u>	<u>\$6,224 37</u>	<u>\$7,540 40</u>

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates in force December 31, 1920, as per last statement.....	2,274	
Policies or certificates written during year.....	275	
Policies or certificates received during year.....	120	
Policies or certificates increased during year.....	6	
Totals.....	<u>2,675</u>	
Deduct terminated or decreased during year.....	657	
Total policies or certificates in force December 31, 1921.....	2,018	
Policies or certificates terminated by death during year.....	8	
Policies or certificates terminated by lapse during year.....	568	
Policies or certificates terminated during year.....	69	
Policies or certificates decreased during year.....	12	

EXHIBIT OF DEATH CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Incurred during year.....	5	\$1,000 00
Paid during year.....	4	\$650 00
Balance.....	1	\$350 00
Unpaid December 31, 1921.....	1	\$350 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	54	\$1,653 99
Incurred during year.....	482	12,319 77
Totals.....	536	\$13,973 76
Paid during year.....	502	12,675 77
Unpaid December 31, 1921.....	34	\$1,297 99

THE U. S. MUTUAL BENEFIT ASSOCIATION.

Principal Office: CINCINNATI, OHIO.

INCORPORATED IN 1921; COMMENCED BUSINESS IN 1921.

ADMITTED INTO OHIO IN 1921.

PAUL C. FELLOWS, President.

ROSCOE C. HULS, Secretary.

INCOME.

Membership fees actually received.....	\$5,584 50
Interest on deposits in trust companies and banks.....	2 62
From all other sources.....	1,387 50
Total income.....	\$6,974 62

DISBURSEMENTS.

Death claims.....	\$318 00
Sick and accident claims.....	1,136 50
Total payments to members.....	1,454 51
Salaries of managers or agents not paid by commission.....	2,399 35
Traveling and other expenses of managers and agents.....	33 66
Insurance department fees.....	25 00
Other licenses and fees.....	25 00
Other taxes.....	14 50
Rent.....	130 00
Advertising, printing and stationery.....	289 54
Postage, express, telegraph and telephone.....	68 88
Other legal expenses.....	130 60
Furniture and fixtures.....	\$240 00
All other disbursements.....	525 94
Total disbursements.....	\$5,336 98
Balance.....	\$1,637 64

LEDGER ASSETS.

Deposits in trust companies and banks, not on interest.....	\$17 92
Deposits in trust companies and banks on interest.....	1,619 72
Total ledger assets.....	\$1,637 64

NON-LEDGER ASSETS.

All other assets.....	485 30
Gross assets.....	\$2,122 94

DEDUCT ASSETS NOT ADMITTED.

Other items.....	240 00
Total admitted assets.....	\$1,882 94

LIABILITIES.

Advance premiums or assessments.....	\$251 50
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EXHIBIT OF FUNDS.

	Reserve.	Disability.	Expense.	Totals.
Net amount received from members	\$279 38	\$2,792 23	\$2,512 89	\$5,584 50
Interest and rents.....		2 62		2 62
From all other sources.....			1,387 50	1,387 50
Totals.....	\$279 38	\$2,794 85	\$3,900 39	\$6,974 62
Disbursements during year.....		1,454 51	3,882 47	5,336 98
Balance December 31, 1921....	\$279 38	\$1,619 72	\$17 92	\$1,637 64

EXHIBIT OF CERTIFICATES.

Total Business of the Year.

	Number.	Amount.
Policies or certificates written during year.....	1,771	
Policies or certificates revived during year.....	4	
Totals.....	1,775	
Deduct terminated or decreased during year.....	494	
Total policies or certificates in force December 31, 1921.....	1,281	
Policies or certificates terminated by death during year.....	7	
Policies or certificates terminated by lapse during year.....	487	

EXHIBIT OF DEATH CLAIMS.

Paid during year.....	7	\$318 00
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EXHIBIT OF OLD AGE AND OTHER CLAIMS.

Total Claims.

	Number.	Amount.
Interest addition on account of installment claims.....	402	\$1,136 51

STATISTICAL TABLES

Fraternal Beneficiary Associations

DECEMBER 31, 1921.

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TABLE XX—INCOME DURING THE YEAR 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Name.	Total amount received from members.	Payments returned to applicants and members.	Net amount received from members.
OHIO ASSOCIATIONS.			
Alliance of Poles in America (Cleveland).....	\$58,519 45		\$58,519 45
American Insurance Union (Columbus).....	2,256,494 24	\$4,008 93	2,252,485 31
American National Russian Brotherhood (Cleveland)...	11,848 47		11,848 47
Association of Polish Women (Cleveland).....	11,386 65		11,386 65
Bohemian-Slavic Roman Catholic Union (Cleveland)...	30,163 97		30,163 97
Catholic Knights of Ohio (Cleveland).....	211,073 30		211,073 30
The Catholic Ladies of Columbia (Canton).....	88,768 95		88,768 95
Central Verband Der-Sichenbuerger Sachsen (Cleveland).....	34,115 02		34,115 02
Cleveland Slovak Union (Cleveland).....	22,412 88		22,412 88
First Catholic Slovak Ladies Union (Cleveland).....	442,070 55		442,070 55
First Catholic Slovak Union of the U. S. A. (Cleveland)	690,699 37		690,699 37
National Camp Improved Order of Woodmen (Cleveland)	2,784 50		2,784 50
National Union Assurance Society (Toledo).....	3,272,944 48		3,272,944 48
Order Knights of Joseph (Cleveland).....	101,096 68		101,096 68
Order of United Commercial Travelers (Columbus)...	1,285,937 50	798 50	1,285,139 00
Polish Roman Catholic Union of the Immaculate Heart of the Holy Virgin Mary (Cleveland).....	25,759 45		25,759 45
Polish Roman Catholic Union of the U. S. (Cleveland)	31,429 29		31,429 29
Slovak Catholic Cadets Union (Cleveland).....	6,123 31		6,123 31
Slovenian Mutual Benefit Association (Cleveland).....	61,124 14		61,124 14
United Home Order (Cleveland).....	21,989 75		21,989 75
Women's Bohemian Catholic Central Union (Cleveland).....	127,166 16		127 166 16
Totals.....	\$8,793,908 11	\$4,807 43	\$8,789,100 68
ASSOCIATIONS OF OTHER STATES.			
Aid Association for Lutherans (Wis.).....	\$554,782 05	\$221 54	\$554,560 51
American Life Society of N. Y. (N. Y.).....	85,638 53	1,173 49	84,465 04
Ancient Order of Gleaners (Mich.).....	723,014 12		723,014 12
Ancient Order of United Workmen (W. Va.).....	152,639 08		152,639 08
Benefit Association of R'y. Employees (Ill.).....	1,049,089 99	10,087 67	1,039,002 32
Ben Hur, The Supreme Tribe of (Ind.).....	1,701,333 58	1,557 98	1,699,775 60
Brotherhood of American Yeoman (Iowa).....	4,447,654 23	1,892 99	4,445,761 24
Catholic Knights of America (Mo.).....	469,644 15		469,644 15
Catholic Fraternal League (Mass.).....	35,432 65		35,432 65
Catholic Order of Foresters (Ill.).....	2,509,383 49		2,509,383 49
Columbian Fraternal Association (D. C.).....	130,926 15		130,926 15
Court of Honor (Ill.).....	1,895,477 27	744 11	1,894,733 16
Croatian League of Illinois (Ill.).....	184,294 38	140 25	184,154 13
Danish Brotherhood in America (Neb.).....	258,825 45		258,825 45
Fraternal Aid Union (Kas.).....	3,453,802 19	4,458 61	3,479,343 58
*Fraternal Home (Pa.).....	468,907 87	166 86	468,741 01
German Baptists' Life Association (N. Y.).....	51,820 93	39 78	51,781 15
German Beneficial Union (Pa.).....	945,914 25		945,914 25
German Roman Catholic Knights of St. George (Pa.)	414,439 70	378 90	414,060 80
Grand Aerie of the Fraternal Order of Eagles (Wash.)	50,889 14	4 82	50,884 32
Grand Fraternity (Pa.).....	276,373 96		276,373 96
Independent Order of Foresters (Canada).....	3,389,531 87	10,264 74	3,379,267 13
Independent Order Sons of David (Pa.).....	11,325 23		11,325 23
Jewish National Workers' Alliance of America (N. Y.)	62,379 62	109 30	62,270 32
Junior Order United American Mechanics (Pa.).....	479,420 54	2,260 22	477,160 32
Knights of Columbus (Conn.).....	3,800,231 14		3,800,231 14
Knights of Pythias (Ind.).....	2,862,902 56	6,514 08	2,856,388 48
Ladies' Catholic Benefit Association (Pa.).....	2,307,552 33		2,307,552 33
Ladies of the Maccabees (Mich.).....	666,933 30	2,378 29	664,555 01
Lithuanian Roman Catholic Alliance (Pa.).....	179,682 26	163 84	179,518 42
Lithuanian Alliance of America (N. Y.).....	158,400 88	172 19	158,228 69
Loyal American Life Association (Ill.).....	441,294 18	1,486 64	439,807 52
Lutheran Brotherhood (Minn.).....	83,054 82	2,233 10	80,821 74
Maccabees (Mich.).....	7,847,954 11	22,325 50	7,825,628 61
Masonic Mutual Life Association (D. C.).....	2,600,635 81		2,600,635 81

TABLE XX—INCOME DURING THE YEAR 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

INTEREST AND DIVIDENDS.				Rent.	All other receipts.	Total income.
Mortgage loans.	Collateral loans.	Bonds and stocks.	All other sources.			
\$8,698 57		\$1,018 75	\$1,943 08	\$15 00	\$4,572 60	\$74,767 45
15,220 51	\$580 72	10,643 18	5,614 74	97,857 47	8,092 12	2,390,494 05
			431 94			12,280 41
680 00		304 00	769 31		1,503 83	14,643 79
	1,397 00		2,101 84		5,186 25	38,849 06
		42,055 75	1,055 65		3,512 19	257,696 89
186 88		23,215 07	567 03		845 87	113,583 80
		237 50	4,515 58		78 88	38,946 98
	980 00	662 50	1,850 15		505 80	26,411 33
375 00		18,414 44	24,745 01		1,248 51	486,853 51
		45,900 00	29,536 92	2,016 00	73,753 61	845,177 05
			12 89			2,797 39
		68,432 16	10,830 43	2,625 00	9,792 80	3,364,624 87
1,285 60		475 00	1,030 12			103,887 40
		37,265 51	11,064 18	5,351 00	43,058 77	1,381,878 46
		153 74	692 91		1,376 10	28,246 70
264 50		560 00	434 52		3,650 05	38,933 12
2,859 26						
		38 26	568 52		218 12	6,948 21
		518 75	1,300 89		567 40	68,812 37
		2,712 50	1,390 10		503 78	26,596 13
8,848 04		1,273 75	1,192 60			138,480 55
\$46,990 70	\$2,957 72	\$253,880 86	\$101,648 41	\$107,864 47	\$158,466 68	\$9,460,909 52
\$21,491 86		\$57,001 31	\$795 35		\$14,150 13	\$647,999 16
	\$201 67	785 52	521 60		15,329 16	101,302 99
39,507 24	2,647 21	6,275 00	5,326 34	\$500 00	6,718 84	783,988 75
		32,168 42	4,805 64	3,453 25	5,083 92	198,150 31
		12,235 85	2,382 59		741 85	1,054,362 61
6,078 28		127,240 33	7,351 69	25,861 84	2,980 72	1,869,288 46
174,772 03		11,779 14	22,976 06	9,392 50	219,593 63	4,884,274 60
		48,971 81	3,656 69		580 30	522,852 95
		1,716 75	201 13		129 72	37,480 25
		478,450 98	2,404 49		31,029 05	3,021,268 01
12 50			40 00		1,581 59	132,560 24
35,647 64		76,517 14	5,562 40	2,083 85	34,745 55	2,049,289 74
		6,150 72	3,048 15	1,080 00	976 86	195,409 86
	1,501 42	44,006 78			8,449 86	312,783 51
82,122 01		44,105 33	12,894 45	8,024 95	5,769 18	3,632,259 50
20,468 90		7,628 27	910 70		351 15	503,671 87
8,021 97	1,281 86	520 00	666 85	5,571 84	5,356 73	67,628 56
35,938 23		72,493 31	5,512 50	6,526 74	6,784 76	1,073,169 79
10,799 69		44,208 16	572 59		15,069 59	484,710 83
		643 08	186 88			51,714 28
225 00	7,900 05	2,911 32	188 97	50,304 83	230 50	338,134 63
216,370 56	201,115 51	606,664 70	10,113 11	1,010,332 34	12,105 75	5,435,969 10
		155 25	518 18		166 80	12,165 46
1,100 00		3,452 50	197 21		14,849 65	81,869 68
43,891 28		1,399 92	2,048 96		2,887 45	527,387 93
26,371 38		473,397 15	14,198 46	1,799 50	153,564 00	4,469,561 63
6,999 96		623,578 34	2,420 58		16,625 64	3,522,761 17
51,837 32	16,748 17	168,945 83	33,800 98		33,498 82	2,595,635 28
		86,801 16	3,913 05	1,415 19	5,739 06	762,423 47
3,080 00		2,848 47	1,794 84	2,835 10		190,076 83
2,680 00		6,389 47	2,132 10	2,680 00	7,638 43	179,748 69
7,174 75		16,011 33	1,380 39	3,831 72	21,077 77	489,283 50
2,365 50		20 64	138 29		16,450 32	99,796 47
		740,532 40	22,593 72	2,025 00	66,732 99	8,657,512 72
73,001 97	225 00	43,148 63	24,635 33	10,341 62	55,485 34	2,807,473 70

TABLE XX—INCOME DURING THE YEAR 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Name.	Total amount received from members.	Payments returned to applicants and members.	Net amount received from members.
ASSOCIATIONS OF OTHER STATES—Concluded.			
Modern Brotherhood of America (Iowa).....	\$1,250,471 05	\$14,451 17	\$1,236,019 88
Modern Woodmen of America (Ill.).....	24,654,971 83	2,204 28	24,652,767 55
National Benevolent Society (Mo.).....	50,108 54	355 28	49,752 86
National Croation Society of the U. S. (Tenn.).....	19,114 33		19,114 33
National Fraternal Society of the Deaf (Ill.).....	103,521 71	24 32	103,497 39
National Mutual Aid Society (Pa.).....	56,399 99	360 00	56,039 99
National Protective Legion (N. Y.).....	283,484 75		283,484 75
National Slovak Society of the U. S. A. (Pa.).....	496,861 45		496,861 45
North American Union (Ill.).....	484,422 83	126 82	484,296 01
Order of Mutual Protection (Ill.).....	90,276 34		90,276 34
Order of the Iroquois (N. Y.).....	30,958 10		30,958 10
Order Sons of Zion (N. Y.).....	42,063 95	70 04	41,993 91
Polish Federation of America (Wis.).....	12,322 77	63	12,322 14
Polish National Alliance (Ill.).....	32,144 22		32,144 22
Polish Roman Catholic Union (Ill.).....	1,008,001 35		1,008,001 35
Protected Home Circle (Pa.).....	1,531,560 73		1,531,560 73
Royal Arcanum (Mass.).....	6,367,587 72	7 50	6,367,580 22
Royal League (Ill.).....	811,636 21		811,636 21
Royal Neighbors of America (Ill.).....	6,150,472 44	641 24	6,149,831 20
Security Benefit Association (Kas.).....	3,939,309 18	486 10	3,938,823 08
Slovenic National Benefit Society (Ill.).....	699,753 24		699,753 24
Slovenic Progressive Benefit Society (Ill.).....	111,942 26	56 22	111,886 04
Supreme Camp of the American Woodmen (Colo.).....	488,940 95	1,480 71	487,460 24
Travelers Protective Association (Mo.).....	834,871 11	7,426 87	827,444 24
Ukranian National Association (N. J.).....	224,972 29		224,972 29
Ukranian Workingmen's Association (Pa.).....	105,350 89		105,350 89
U. S. Grand Lodge Order Brith Abraham (N. Y.).....	335,116 25		335,116 25
U. S. Letter Carriers Mut. Benefit Association (Tenn.).....	242,650 49		242,650 49
Women's Benefit Association of the Maccabees (Mich.).....	3,348,854 28	2,955 71	3,345,898 57
Women's Catholic Order of Foresters (Ill.).....	1,542,474 59	584 88	1,541,889 71
Woodmen Circle (Neb.).....	2,773,398 42	17,273 25	2,756,125 17
Woodmen of the World (Neb.).....	14,301,178 88	28,706 91	14,272,471 97
Workmen's Circle (N. Y.).....	1,056,611 77	22,044 46	1,034,567 31
Ziverna Beneficial Society (Pa.).....	96,228 26		96,228 26
Totals.....	\$118,359,614 98	\$168,031 29	\$118,190,583 29
RECAPITULATION.			
Ohio associations.....	\$8,783,908 11	\$4,807 43	\$8,789,100 68
Associations of other states.....	118,359,614 98	168,031 29	118,190,583 29
Aggregate.....	\$127,153,523 09	\$172,838 72	\$126,979,683 97

*Formerly Fraternal Mystic Circle.

TABLE XX—INCOME DURING THE YEAR 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

INTEREST AND DIVIDENDS.				Rent.	All other receipts.	Total income
Mortgage loans.	Collateral loans.	Bonds and stocks.	All other sources.			
\$160,718 01		\$75,587 84	\$6,043 30	\$50,397 38	\$22,985 76	\$1,551,752 17
68,147 06		675,779 92	98,834 32	13,673 34	263,041 84	25,772,244 03
130 00			112 52	144 00	1,036 63	51,176 01
		262 50	604 62	10 78		19,992 23
10,796 83		4,963 33	119 79		25,985 23	145,362 57
		257 80	144 98	202 50	21,347 12	78,253 19
260 80		3,160 00		3,430 08	71,334 73	362,234 56
825 00		66,410 79	8,753 05	6,328 42	20,561 10	600,637 71
1,722 90		23,257 55	1,720 99		4,086 97	513,361 52
35,845 65		212 50	140 64		1,143 40	127,618 53
		1,950 26	1,536 48		75 20	34,520 04
		5,188 10			32,681 16	79,863 17
1,641 81			126 48		1,819 15	15,909 58
			226 65		4,921 65	37,292 52
152,910 75		19,225 00	1,318 32	14,120 65	153,880 24	1,349,456 31
7,374 83	18 00	24,754 99		6,417 50	4,356 06	1,574,482 11
		402,878 69	24,439 78	2,600 00	39,524 95	6,837,023 64
		137,586 79	2,899 32	1,269 00	19,646 12	973,037 44
		227,335 37	37,006 77		83,386 83	6,497,560 17
51,182 50		17,603 13	12,012 06	16,500 00	9,273 56	4,045,394 33
		28,618 88	3,680 59	1,854 50	227,863 47	962,624 84
854 16		2,680 36	433 89		5,082 92	127,507 26
7,424 05		1,551 11	862 29		8,771 60	536,142 92
37,497 68		34,231 11	4,599 20		165 50	866,440 05
2,543 16		13,858 35	5,102 39		16,218 28	262,694 47
		2,932 22	3,084 22	2,869 00	2,196 23	116,432 56
		2,743 75	1,059 26		11,607 73	350,526 99
12,342 69		24,804 23	7,203 81		1,825 68	288,826 90
		597,701 05	11,383 14	29,161 56	6,338 00	3,990,482 32
		193,273 83	8,807 87		13,177 54	1,757,148 95
2,500 00		440,421 91	28,350 89		31,783 02	3,259,180 99
5,894 99		2,002,617 42	31,666 74	302,439 08	344,399 55	16,959,489 75
5,183 70		50,604 95	3,631 42		85,320 73	1,179,308 11
		2,385 07	5,051 47		767 03	104,431 83
\$1,435,754 64	\$231,638 89	\$8,933,993 81	\$510,847 52	\$1,599,478 06	\$2,320,080 09	\$133,222,376 30
\$46,990 70	\$2,957 72	\$253,880 86	\$101,648 41	\$107,864 47	\$158,466 68	\$9,460,909 52
1,435,754 64	231,638 89	8,933,993 81	510,847 52	1,599,478 06	2,320,080 09	133,222,376 30
\$1,482,745 34	\$234,596 61	\$9,187,874 67	\$612,495 93	\$1,707,342 53	\$2,478,546 77	\$142,683,285 82

TABLE XXI—DISBURSEMENTS DURING 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Name.	PAID TO MEMBERS.		
	Death claims.	Other benefits.	Total
OHIO ASSOCIATIONS			
Alliance of Poles in America (Cleveland).....	\$35,100 00	\$1,100 00	\$36,200 00
American Insurance Union (Columbus).....	1,367,324 55	177,871 29	1,545,195 84
American National Russian Brotherhood (Cleveland)...	3,575 00	.....	3,575 00
Association of Polish Women (Cleveland).....	2,625 00	.....	2,625 00
Bohemian-Slavic Roman Catholic Union (Cleveland)...	17,415 00	.....	17,450 00
Catholic Knights of Ohio (Cleveland).....	152,500 00	11,000 00	163 500 00
Catholic Ladies of Columbia (Canton).....	38,000 00	13,620 00	51,620 00
Central Verband Der-Sichenbuerger Sachsen, (Cleveland).....	17,600 00	.....	17,600 00
Cleveland Slovak Union (Cleveland).....	6,150 00	150 00	6,300 00
First Catholic Slovak Ladies Union (Cleveland).....	234,575 00	13,392 64	247,967 64
First Catholic Slovak Union of U. S. A. (Cleveland)...	374,850 00	9,657 54	384,507 54
National Camp Improved Order of Woodman (Cleveland).....	2,000 00	.....	2,000 00
National Union Assurance Society (Toledo).....	1,886,873 35	157,739 56	2,044,612 91
Order Knights of Joseph (Cleveland).....	98,772 79	500 00	99,272 79
Order of United Commercial Travelers (Columbus)	322,104 40	588,987 69	911,092 09
Polish Roman Catholic Union of the Immaculate Heart of the Holy Virgin Mary (Cleveland).....	13,900 00	15 00	13,915 00
Polish Roman Catholic Union of the U. S. A. (Cleveland).....	21,800 00	165 00	21,965 00
Slovak Catholic Cadets Union (Cleveland).....	1,500 00	41 00	1,541 00
Slovenian Mutual Benefit Association (Cleveland).....	23,848 95	15 18	23,864 13
United Home Order (Cleveland).....	14,450 00	.....	14,450 00
Women's Bohemian Roman Catholic Central Union (Cleveland).....	104,400 00	.....	104,400 00
Totals.....	\$1,752,864 04	\$974,254 90	\$5,713,653 94
ASSOCIATIONS OF OTHER STATES			
Aid Association for Lutherans (Wis.).....	\$72,432 93	\$97,879 88	\$170,312 81
American Life Society of N. Y. (N. Y.).....	43,686 96	1,586 16	45,273 12
Ancient Order of Gleaners (Mich.).....	460,449 85	19,709 42	480,159 27
Ancient Order of United Workman (W. Va.).....	62,391 52	.....	62,391 52
Benefit Association of Ry. Employees (Ill.).....	6,500 00	428,880 32	435,380 32
Ben Hur, The Supreme Tribe of (Ind.).....	872,216 66	27,059 57	899,276 23
Brotherhood of American Yeoman (Iowa).....	1,984,853 66	635,935 83	2,620,789 49
Catholic Knights of America (Mo.).....	400,201 28	105 00	400,306 28
Catholic Fraternal League (Mass.).....	13,183 33	6,509 00	19,692 33
Catholic Order of Foresters (Ill.).....	1,671,602 61	.....	1,671,602 61
Columbian Fraternal Association (D. C.).....	8,342 50	35,517 67	43,860 17
Court of Honor (Ill.).....	1,005,148 03	42,327 66	1,047,475 69
Croatian League of Ill. (Ill.).....	91,328 88	30,765 12	122,094 00
Danish Brotherhood in America (Neb.).....	86,626 50	9,210 14	95,836 64
Fraternal Aid Union (Kan.).....	1,788,866 88	185,309 66	1,973,376 54
Fraternal Home (Pa.).....	218,111 15	41,451 09	259,562 24
German Baptists Life Association (N. Y.).....	22,233 49	1,182 19	23,415 68
German Beneficial Union (Pa.).....	120,645 37	455,580 03	576,225 40
German Roman Catholic Knights of St. George (Pa.)	145,614 52	53,741 00	199,355 52
Grand Aerie of the Fraternal Order of Eagles (Wash.)...	5,000 00	.....	5,000 00
Grand Fraternity (Pa.).....	85,877 54	46,753 65	132,631 19
Independent Order of Foresters (Canada).....	2,042,320 28	1,640,713 07	3,683,033 35
Independent Order Sons of David (Pa.).....	8,000 00	810 00	8,810 00
Jewish National Workers' Alliance (N. Y.).....	5,750 00	15,281 00	21,031 00
Junior Order United American Mechanics (Pa.).....	125,306 91	15,670 79	140,977 70
Knights of Columbus (Conn.).....	1,217,933 41	.....	1,217,933 41
Knights of Pythias (Ind.).....	1,774,915 98	.....	1,774,915 98
Ladies Catholic Benefit Association (Pa.).....	1,395,683 96	.....	1,395,683 96
Ladies of the Maccabees (Mich.).....	336,563 45	39,012 92	375,576 37
Lithuanian Roman Catholic Alliance (Pa.).....	48,566 66	60,383 25	108,949 91
Lithuanian Alliance of America (N. Y.).....	36,075 00	47,117 45	83,192 45
Loyal American Life Association (Ill.).....	200,975 00	5,488 66	206,463 66
Lutheran Brotherhood (Minn.).....	4,000 00	.....	4,000 00
Maccabees (Mich.).....	5,067,169 03	908,033 76	5,975,202 79
Masonic Mutual Life Association (D. C.).....	318,432 22	94,000 81	412,433 03

TABLE XXI—DISBURSEMENTS DURING 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Commissions or salaries of deputies, organizers, managers and agents.	Salaries and other compensation of officers, trustees and committees	Salaries and other compensation of office employes.	Salaries and fees of supreme and subordinate medical examiners.	All other disbursements.	Total disbursements.
	\$3 127 26	\$559 00	\$124 70	\$8,118 93	\$48,129 89
\$183,524 77	56,404 91	86,471 15	28,143 99	247,965 74	2,147,706 40
	593 75			803 79	4,972 54
	703 00		10 75	1,863 03	5,201 78
	745 00			5,498 10	23,693 10
	6,871 50	1,745 00	306 10	14,801 41	187,224 01
1,511 20	3,215 00		3,869 00	5,653 80	65,869 00
	1,120 00		60 00	11,614 69	30,394 69
	966 50			1,749 02	9,015 52
	6,454 00	2,020 00	150 00	14,303 25	270,894 89
	9,523 62	4,778 60		141,603 27	540,413 03
					2,000 00
382,656 95	26,385 00	69,484 42	9,498 00	299,883 80	2,832,521 08
	3,000 00		414 00	4,737 72	107,424 51
1,500 00	16,880 33	46,161 95	9,186 00	213,602 26	1,198,422 63
	460 51	82 25		2,234 61	16,692 37
114 00	1,478 00		20 50	3,926 64	27,504 14
	250 00			750 10	2,541 10
	2,705 00		495 50	2,531 72	29,596 35
136 00	485 00			623 34	15,694 34
47 50	3,249 96			4,296 29	111,993 75
\$569,490 42	\$144,618 34	\$211,302 37	\$52,278 54	\$986,561 51	\$7,677,905 12
\$81,851 46	\$8,586 25	\$10,567 58	\$21,832 50	\$17,108 08	\$310,258 68
10 168 89	2,980 00	10,428 41	528 85	21,791 81	91,171 08
79,047 70	19 725 04	50,948 42		56,869 99	686,750 42
10,708 18	7,634 07	2,320 00	876 09	30,624 32	114,554 09
135,519 52	28,288 47	62,418 70	3,996 20	195,131 67	860,735 08
137,157 49	28,516 61	54,797 91	11,715 34	139 495 27	1,270,958 85
681,303 61	57,341 66	170,810 67	13,590 00	375,314 33	3,919,149 76
3,963 86	9,299 96	315 00	3,274 00	78,313 69	495,472 79
1,621 13	4,966 64	1,471 00	816 64	3,126 66	31,694 40
35,007 89	19,331 00	36,407 85	2,692 50	125,609 57	1,890,651 42
60,757 19	3,600 00	7,401 14	105 50	12,617 71	128,341 71
131,650 30	49,067 51	59,585 71	4,750 00	277,784 54	1,570,313 75
125 00	4,135 00		735 00	30,609 54	157,698 54
	4,617 44	3,257 50		16,385 75	120,097 33
320,923 19	27,666 58	84,599 61	21,755 04	193,735 95	2,622,056 91
64,626 41	11,840 03	19,414 28	6,973 80	37,725 70	400,142 46
1,248 84	2,711 98	715 15	407 00	3,674 34	32,172 99
50,385 54	18,092 51	20,800 00	2,784 67	46,461 91	714,750 03
6,687 00	7,290 80	6,330 00	3,209 50	17,004 19	239,877 01
9,789 31	2,466 66	3,255 00	2,106 50	5,501 18	28,118 65
50,760 87	16,568 43	13,367 00	2,738 00	71,986 07	288,051 56
358,832 90	46,999 91	148,354 58	37,071 97	2,226,317 07	6,500,609 78
	900 00		25 00	1,427 89	11,162 89
2,745 60	6,074 31	5,904 50		36,726 30	72,481 71
65,132 77	3,162 49	7,425 15	150 00	41,028 95	257,877 06
	50,409 96	100,829 21	10,000 00	677,412 54	2,056,585 12
194,717 97	35,305 82	62,382 82	24,615 10	274,970 11	2,366,907 80
23,133 26	12,700 00	43,237 81		161,203 50	1,635,958 53
64,099 61	15,574 16	27,594 70	4,021 81	27,546 80	514,413 45
540 00	3,950 00	2,450 00		23,892 27	139,782 18
1,221 50	3,790 00	10,466 03	449 00	23,711 24	122,830 22
50,165 26	25,831 51	21,083 31	3,150 00	69,857 13	376,550 87
14,546 96	5,700 00	4,180 69	3,376 75	25,665 86	57,470 26
1,332,504 63	21,207 26	162,131 92	42,842 49	207,142 24	7,741,031 33
634,072 36	27,239 58	165,002 63	79,126 27	286,962 85	1,604,836 72

TABLE XXI—DISBURSEMENTS DURING 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Name.	PAID TO MEMBERS.		
	Death claims.	Other benefits.	Total.
ASSOCIATIONS OF OTHER STATES—Concluded.			
Modern Brotherhood of America (Iowa).....	\$575,796 18	\$218,110 67	\$793,906 85
Modern Woodmen of America (Ill.).....	16,494,534 07	246,916 35	16,741,450 42
National Benefit Society (Mo.).....	2,568 40	16,744 90	19,313 30
National Croatian Society (Penn.).....	315,455 47	192,374 30	507,829 77
National Mutual Aid Society (Pa.).....	39,316 61	1,815 00	41,131 61
National Fraternal Society of the Deaf (Ill.).....	13,739 30	8,960 00	22,699 30
National Protective Legion (N. Y.).....	112,526 54	76,851 31	189,377 85
National Slovak Society (Pa.).....	283,725 52	10,807 81	294,533 33
North American Union (Ill.).....	310,793 66	8,366 62	319,160 28
Order of Mutual Protection (Ill.).....	69,548 48	925 00	70,473 48
Order of the Iroquois (N. Y.).....	11,016 83	795 00	11,811 83
Order Sons of Zion (N. Y.).....	8,192 73	.....	8,192 73
Polish Federation of America (Wis.).....	2,643 00	628 17	3,271 17
Polish National Alliance (Ill.).....	764,736 53	7,724 16	772,460 69
Polish Roman Catholic Union (Ill.).....	474,638 20	15,165 00	489,803 20
Protected Home Circle (Pa.).....	1,067,238 11	104,637 84	1,171,895 95
Royal Arcanum (Mass.).....	4,556,311 33	65,037 21	4,621,348 54
Royal League (Ill.).....	495,916 73	6,694 29	502,611 02
Royal Neighbors of America (Ill.).....	2,639,987 66	1,578 70	2,641,566 36
Security Benefit Association (Kas.).....	2,446,905 00	317,224 01	2,764,129 01
Slovenic National Benefit Society (Ill.).....	119,660 03	349,984 50	469,644 53
Slovenic Progressive Benefit Society (Ill.).....	35,108 17	63,006 55	98,114 72
Supreme Camp of the American Woodmen (Colo.).....	128,211 42	3,676 00	131,887 42
Travelers Protective Association (Mo.).....	269,497 27	353,019 98	622,517 25
Ukranian National Association (N. J.).....	72,187 07	21,114 00	93,301 07
Ukranian Workingmen's Association (Pa.).....	32,173 53	2,095 00	34,268 53
U. S. Grand Lodge Order Brith Abraham (N. Y.).....	297,066 00	1,785 00	298,851 00
United States Letter Carriers Mutual Benefit Association (Tenn.).....	138,769 28	1,500 00	140,269 28
Women's Benefit Association of the Maccabees (Mich.).....	1,583,283 24	93,854 55	1,677,137 79
Women's Catholic Order of Foresters (Ill.).....	1,104,557 49	.....	1,104,557 49
Woodmen Circle (Neb.).....	1,125,655 82	112,812 09	1,238,467 91
Woodmen of the World (Neb.).....	7,231,588 37	848,754 46	8,080,342 83
Workmen's Circle (N. Y.).....	82,029 50	203,577 92	285,607 42
Zivena Beneficial Society (Pa.).....	55,614 29	668 82	56,283 11
Totals.....	\$64,707,197 39	\$8,303,240 51	\$73,010,437 90
RECAPITULATION.			
Ohio Associations.....	\$4,752,864 04	\$974,254 90	\$5,713,653 94
Associations of other states.....	64,707,197 39	8,303,240 51	73,010,437 90
Aggregate.....	\$69,460,061 43	\$9,277,495 41	\$78,724,091 84

TABLE XXI—DISBURSEMENTS DURING 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Commissions or salaries of deputies, organizers, managers and agents.	Salaries and other compensation of officers, trustees and committees.	Salaries and other compensation of office employes.	Salaries and fees of supreme and subordinate medical examiners.	All other disbursements.	Total disbursements.
\$74,895 61	\$26,987 25	\$37,752 34		\$73,320 79	\$1,006,862 84
702,148 56	86,912 60	208,691 29	\$25,569 84	1,405,771 35	19,170,543 97
10,268 74	3,900 00	8,164 96	47 00	10,216 44	51,910 44
	10,440 00	8,232 00	1,800 00	153,363 62	681,665 39
	2,400 00	343 30		25,572 88	69,447 79
	5,787 50	3,798 33	320 00	41,125 91	73,731 04
48,164 21	10,559 88	13,199 25	5,493 22	81,007 08	347,801 49
	8,345 00	7,643 12	23 50	57,240 80	367,785 75
27,555 04	5,097 64	20,026 96	3,657 00	31,065 03	406,561 95
721 03	4,795 70	4,680 00	187 36	7,142 23	87,999 80
9 25	2,424 00		46 50	1,180 93	15,472 51
1,441 65	3,222 72	3,840 00	600 00	34,893 22	52,190 32
235 00	1,150 00	723 00	122 00	3,386 21	8,887 38
854 06	18,650 00	42,828 90	958 80	294,307 56	1,130,060 01
4,141 75	13,460 00	21,510 94	2,499 96	208,039 61	739,455 46
213,673 68	34,491 25	33,937 73	104 50	130,560 21	1,584,663 32
39,904 24	41,966 62	51,856 68	4,508 00	270,193 72	5,029,777 80
32,275 90	16,194 85	16,814 85	4,200 00	59,501 00	631,597 62
177,313 74	26,533 56	93,278 63	144 75	346,701 58	3,285,538 62
454,082 88	54,815 15	101,980 01	6,192 00	383,255 89	3,764,455 00
	12,199 67	3,825 47	600 00	99,750 41	586,020 08
4 50	4,297 25	1,994 00	232 75	11,755 37	116,398 59
108,839 68	14,102 25	22,865 48	1,281 27	65,452 14	344,428 24
12,677 79	21,672 92	26,735 22	5,312 00	86,763 44	775,678 62
	5,340 00	395 00	137 50	43,637 39	142,810 96
600 00	4,140 00		79 95	18,661 12	57,749 60
236 07	8,194 50	7,065 92		22,311 98	336,659 47
	3,560 71	2,457 50	71 18	8,782 08	155,140 75
431,408 96	21,200 00	139,593 24	11,848 15	243,920 02	2,525,108 16
17,876 57	10,897 86	24,316 95	443 90	129,097 12	1,287,189 89
267,781 21	23,680 00	147,473 15	5,063 25	374,499 67	2,056,965 19
448,149 74	67,755 00	486,046 92	9,936 50	2,145,598 31	11,237,829 30
	12,162 20	33,223 22	29 50	413,835 21	744,857 55
	2,117 01	298 00		7,082 70	65,780 82
\$7,690,276 06	\$1,183,024 73	\$2,955,846 61	\$401,225 81	\$13,129,730 04	\$98,370,541 15
\$569,490 42	\$144,618 34	\$211,302 37	\$52,278 54	\$986,561 51	\$7,677,905 12
7,690,276 06	1,183,024 73	2,955,846 61	401,225 81	13,129,730 04	98,370,541 15
\$8,259,766 48	\$1,327,643 07	\$3,167,148 98	\$453,504 35	\$14,116,291 55	\$106,048,446 27

TABLE XXII—ASSETS DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Name.	Book value of real estate.	Mortgage loans.	Collateral loans.	Book value of bonds and stocks.
OHIO ASSOCIATIONS.				
Alliance of Poles in America (Cleveland).....	\$10,450 00	\$190,514 00		\$21,000 00
American Insurance Union (Columbus).....	335,303 97	472,550 00	\$1,500 00	255,576 48
American National Russian Brotherhood (Cleveland).....				
Association of Polish Women (Cleveland).....		18,500 00		6,000 00
Bohemian-Slovic Roman Catholic Union (Cleveland).....		32,950 00		
Catholic Knights of Ohio (Cleveland).....		16,269 17		983,462 74
Catholic Ladies of Columbia (Canton).....		2,750 00		489,796 27
Central Verband Der-Sichenbuerger-Sachsen (Cleveland).....	41,197 38			7,500 00
Cleveland Slovak Union (Cleveland).....				27,000 00
First Catholic Slovak Ladies Union (Cleveland).....		15,000 00		451,475 00
First Catholic Slovak Union (Cleveland).....	236,111 21	91,116 94		1,202,800 00
National Camp Improved Order of Woodmen (Cleveland).....				
National Union Assurance (Toledo).....	130,405 34			1,833,994 11
Order Knights of Joseph (Cleveland).....		24,580 00		10,000 00
Order of United Commercial Travelers (Columbus).....	39,166 00			943,550 00
Polish Roman Catholic Union of the Immaculate Heart of the Holy Virgin Mary (Cleveland).....		15,990 00		2,000 00
Polish Roman Catholic Union of the U. S. (Cleveland).....		68,480 00		11,000 00
Slovak Catholic Cadets Union (Cleveland).....				1,000 00
Slovenian Mutual Benefit Association (Cleveland).....		101,400 00		12,000 00
United Home Order (Cleveland).....				50,000 00
Women's Bohemian Roman Catholic Union (Cleveland).....		259,000 00		29,000 00
Totals.....	\$792,633 90	\$1,309,100 11	\$1,500 00	\$6,337,154 60
ASSOCIATIONS OF OTHER STATES.				
Aid Association for Lutherans (Wis.).....	\$129,492 02	\$383,491 33		\$1,097,133 04
American Life Society (N. Y.).....			\$450 12	31,350 00
Ancient Order of Gleaners (Mich.).....	164,725 65	802,607 96		155,875 00
Ancient Order of United Workmen (W. Va.).....	41,352 23		58,770 02	633,500 00
Benefit Association of Railway Employees (Ill.).....				411,937 47
Ben Hur, The Supreme Tribe of (Ind.).....	227,319 43	97,150 00		2,677,547 54
Brotherhood of American Yeoman (Iowa).....	188,455 68	3,702,056 50		192,958 42
Catholic Knights of America (Mo.).....				1,044,907 25
Catholic Fraternal League (Mass.).....				47,168 06
Catholic Order of Foresters (Ill.).....				10,435,213 91
Columbian Fraternal Association (D. C.).....	800 00	250 00		545 00
Court of Honor (Ill.).....	43,562 99	939,155 00		1,966,710 96
Croatian League of Illinois (Ill.).....	13,000 00			141,334 30
Danish Brotherhood in America (Neb.).....				1,030,000 00
Fraternal Aid Union (Kansas).....	93,738 16	2,448,775 75		872,843 15
Fraternal Home (Pa.).....	53,924 41	339,730 00		203,994 00
German Baptist Life Association (N. Y.).....		190,200 00		11,700 00
German Beneficial Union (Pa.).....	67,537 79	651,670 00		1,610,457 90
German Roman Catholic Knights of St. George (Pa.).....		204,000 00		1,136,400 00
Grand Aerie of the Fraternal Order of Eagles (Wash.).....				35,879 35
Grand Fraternity (Pa.).....	197,729 62	7,500 00	153,198 44	89,122 58
Independent Order of Foresters (Canada).....	1,207,230 34	3,516,586 24	4,036,243 09	13,970,351 33
Independent Order Sons of David (Pa.).....				2,000 00
Jewish National Workers Alliance (N. Y.).....		25,000 00		87,264 79
Junior Order United American Mechanics (Pa.).....	1,983 90	924,200 00		45,000 00
Knights of Columbus (Conn.).....	424,604 29	546,400 00		12,565,171 63
Knights of Pythias (Ind.).....		200,000 00		12,412,638 76
Ladies' Catholic Benefit Association (Pa.).....		1,005,705 00		4,077,190 02
Ladies of the Maccabees (Mich.).....	60,000 00			1,815,285 52
Lithuanian Roman Catholic Alliance (Pa.).....	43,500 00	80,000 00	7,503 40	93,290 34
Lithuanian Alliance of America (N. Y.).....	30,000 00	70,000 00		174,736 50
Loyal American Life Association (Ill.).....	90,638 20	243,000 00		310,650 00
Lutheran Brotherhood (Minn.).....		77,360 00		350 00
Maccabees (Mich.).....	189,471 50			14,711,009 33
Masonic Mutual Life Association (D. C.).....	123,780 64	1,573,054 85	5,000 00	1,140,495 91

TABLE XXII—ASSETS DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Cash in office and in bank not on interest.	Cash deposited on interest.	Interest and rent due or accrued.	All other assets.	Gross assets.	Assets not admitted.	Total admitted assets.
\$119 53 13 04 796 54 1,762 90 3,523 19	\$42,390 74 75,130 79 17,674 00 21,329 17 53,715 41	\$887 07 12,073 30 532 58	\$2,373 20 167,599 78 1,020 00	\$267,734 54 1,319,747 36 18,470 54 49,144 65 90,188 60	----- ----- ----- \$600 00 -----	\$267,734 54 1,319,747 36 18,470 54 48,544 65 90,188 60
-----	5,156 17 27,313 86	12,272 40 10,863 36	1,089,272 05 -----	2,106,432 53 530,723 49	----- 8,652 88	2,106,432 53 522,070 61
5,062 43	77,113 92 55,837 11 763,000 17	----- ----- -----	----- 2,000 13 5,121 49	130,873 73 84,837 24 1,234,596 66	----- ----- 5,121 49	130,873 73 84,837 24 1,229,475 17
3,149 94	872,108 49	13,195 67	87,951 53	2,506,433 76	89,270 39	2,417,163 37
134 15	663 14 318,369 37	----- 23,111 77	----- 1,011,967 04	797 29 3,317,847 63	----- -----	797 29 3,317,847 63
32,643 27	-----	623 85	9,144 50	76,991 62	-----	76,991 62
91,688 10	285,851 50	15,532 76	293,773 34	1,669,561 70	48,243 58	1,621,318 12
4,220 07 6,411 73 982 90 806 94	8,521 47 10,754 13 23,422 40 48,709 72	----- 473 36 389 97 668 67	200 00 ----- 156 00 642 60	30,931 54 97,119 22 25,951 27 164,227 93	----- ----- ----- -----	30,931 54 97,119 22 25,951 27 164,227 93
-----	43,307 02	2,113 80	92,627 80	188,048 62	-----	188,048 62
-----	56,157 83	-----	-----	344,157 83	-----	344,157 83
\$151,314 73	\$2,806,526 39	\$92,738 56	\$2,763,849 46	\$14,254,817 75	\$151,888 34	\$14,102,929 41
\$48,095 63 110 42	----- \$23,737 33	\$38,328 22 231 84	\$457,436 40 649 00	\$2,153,976 64 56,528 71	\$430,698 76 -----	\$1,723,277 88 56,528 71
-----	288,256 35	28,943 38	85,935 11	1,526,343 45	35,913 88	1,490,429 57
-----	26,993 59	12,554 50	18,742 74	791,913 08	2,309 54	789,603 54
100 00	134,644 16	4,914 18	125,742 97	677,338 78	19,902 94	657,435 84
250 00	155,868 53	30,927 04	102,803 13	3,291,865 67	-----	3,291,865 67
1,500 00	1,121,315 79	113,735 66	638,371 61	5,958,393 66	85,407 20	5,872,986 46
-----	59,854 10	16,883 86	14,019 72	1,135,664 93	38,886 25	1,096,778 68
17 14	7,463 58	409 43	5,940 21	60,998 42	14,183 12	46,815 30
-----	75,016 83	173,479 06	33,371 46	10,717,081 26	258,474 68	10,458,606 58
5,279 36	2,050 00	54 38	13,077 86	22,056 60	2,167 35	19,889 25
-----	129,826 75	55,033 30	164,339 02	3,298,628 02	157,038 72	3,141,589 30
1,224 99	113,464 83	2,638 64	3,237 08	274,899 84	2,328 59	272,571 25
-----	59,541 84	18,423 24	23,015 37	1,130,980 45	-----	1,130,980 45
-----	137,390 18	69,315 19	492,044 96	4,114,107 39	3,181 76	4,110,925 63
915 29	52,749 73	7,622 96	140,444 21	799,380 60	13,014 36	786,366 24
103 00	26,047 52	4,875 56	128,203 72	361,129 80	22,298 94	338,830 86
88,869 06	90,000 00	24,957 48	56,421 10	2,689,913 33	-----	2,689,913 33
30,249 30	-----	13,349 03	7,808 74	1,391,807 07	25,396 10	1,366,410 97
-----	9,436 73	646 25	3,620 65	49,582 98	-----	49,582 98
-----	15,775 26	1,374 58	170,761 24	635,461 72	18,775 25	616,686 47
59,363 20	525,327 68	686,613 67	22,165,170 32	46,166,885 87	2,413,558 08	43,753,327 79
471 68	16,777 46	-----	234 84	19,483 98	234 84	19,249 14
10,378 00	22,164 96	2,000 42	6,079 17	152,887 34	3,298 29	149,589 05
-----	31,833 69	15,378 34	52,245 16	1,070,641 09	-----	1,070,641 09
2,308 93	265,383 74	176,385 81	90,955 60	14,071,210 00	67,896 51	14,003,313 49
1,200 00	76,738 11	269,268 27	944,221 10	13,904,066 24	8,541 23	13,895,525 01
20,943 89	1,197,789 36	70,333 13	282,321 50	6,654,282 90	10,500 00	6,643,782 90
-----	100,113 82	21,703 69	73,859 56	2,070,962 59	-----	2,070,962 59
16,962 08	36,791 96	4,897 38	13,193 30	296,138 46	6,299 71	289,838 75
18,291 06	62,777 94	-----	18,059 10	373,864 60	16,609 10	357,255 50
-----	54,350 14	16,709 72	44,718 39	760,066 45	5,500 00	754,566 45
804 67	1,635 12	2,255 21	18,058 34	100,463 34	4,161 11	96,302 23
1,200 00	478,508 21	402,347 61	4,984,715 94	20,767,252 59	186,127 54	20,581,125 05
230,774 98	36,275 86	50,871 52	1,447,640 81	4,613,494 57	80,796 34	4,532,698 23

TABLE XXII—ASSETS DECEMBER 31, 1921—FRATERNAL BENEFICIAL ASSOCIATIONS—Concluded.

Name.	Book value of real estate.	Mortgage loans.	Collateral loans.	Book value of bonds and stocks.
ASSOCIATIONS OF OTHER STATES—Concluded.				
Modern Brotherhood of America (Iowa).....	\$305,349 64	\$3,468,833 00		\$ 1,389,300 00
Modern Woodmen of America (Ill.).....	1,537,673 07	1,538,650 00		18,928,256 10
National Benevolent Society (Mo.).....	1,750 00	3,750 00		
National Fraternal Society of the Deaf (Ill.).....		249,015 01		90,479 06
National Mutual Aid Society (Pa.).....	46,057 68	4,000 00		2,194 00
National Protective Legion (N. Y.).....	34,000 00	15,000 00		67,546 00
National Slovak Society (Pa.).....	91,947 43	33,183 83		1,484,751 79
North American Union (Ill.).....				552,363 94
Order of Mutual Protection (Ill.).....		639,500 00		5,000 00
Order of the Iroquois (N. Y.).....				60,072 25
Order Sons of Zion (N. Y.).....				151,072 98
Polish Federation of America (Wis.).....		29,791 65		
Polish National Alliance (Ill.).....	36,500 00	4,913,825 00		984,468 08
Polish Roman Catholic Union (Ill.).....	75,426 20	3,282,735 00		441,004 00
Protected Home Circle (Pa.).....	81,896 89	86,486 63	\$1,550 00	560,732 30
Royal Arcanum (Mass.).....	71,866 55	868,062 05	8,821 68	9,864,726 71
Royal League (Ill.).....				3,026,176 73
Royal Neighbors of America (Ill.).....	13,500 00			7,306,775 27
Security Benefit Association (Kansas).....	164,894 03	952,291 67		601,851 38
Slovenic National Benefit Society (Ill.).....	13,007 00	15,000 00		1,030,191 39
Slovenic Progressive Benefit Society (Ill.).....	5,600 00	77,550 00		94,850 50
Supreme Camp of the American Woodmen (Colo.).....		669,868 34		37,973 12
Travelers Protective Association (Mo.).....				662,310 06
Ukranian National Association (N. J.).....	19,500 00	61,770 00		396,001 63
Ukranian Workingmen's Association (Pa.).....	20,700 00			59,230 92
U. S. Grand Lodge Order Brith Abraham (N. Y.).....				78,000 17
United States Letter Carriers Association (Tenn.).....		192,500 00		554,115 74
Women's Benefit Association of the Maccabees (Mich.).....	715,407 80			14,653,135 48
Women's Catholic Order of Foresters (Ill.).....				4,150,312 36
Woodmen Circle (Neb.).....		50,000 00		10,013,928 57
Woodmen of the World (Neb.).....	1,951,123 78	123,000 00		43,666,562 37
Workmen's Circle (N. Y.).....	96,693 19	158,500 00		1,502,696 87
Zivena Beneficial Society (Pa.).....				54,650 00
Totals.....	\$8,487,284 43	\$31,764,748 31	\$4,271,536 75	\$207,509,783 41
RECAPITULATION.				
Ohio associations.....	\$792,633 90	\$1,309,100 11	\$1,500 00	\$6,337,154 60
Associations of other states.....	8,487,284 43	31,764,748 31	4,271,536 75	207,509,783 41
Aggregate.....	\$9,279,918 33	\$33,073,848 42	\$4,273,036 75	\$213,846,938 01

TABLE XXII—ASSETS DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Cash in office and in bank not on interest.	Cash deposited on interest.	Interest and rent due or accrued.	All other assets.	Gross assets.	Assets not admitted.	Total admitted assets.
	\$125,188 59	\$147,910 49	\$122,543 19	\$5,559,124 91	\$22,987 50	45,536,137 41
	3,979,238 30	336,118 93	2,413,626 37	28,733,562 77	498,626 37	28,234,936 40
\$3,703 54	2,944 46	95 70	44,400 82	56,644 52	44,260 82	12,383 70
833 57	12,422 79	5,277 75	2,480 94	360,509 12		360,509 12
3,290 58			31,423 91	86,966 17	19,881 00	67,085 17
22,214 84		3,912 76	84,529 90	227,203 50	60,538 04	166,665 46
	347,073 87	25,363 64	197,939 31	2,180,259 87	36,185 18	2,144,074 69
93 35	48,941 17	10,346 37	58,792 37	670,537 20	17,700 28	652,836 92
677 85	2,134 10	8,813 57	5,927 76	662,053 28		662,053 28
663 72	32,276 50	414 66	2,532 10	95,959 23	400 00	95,559 23
9,913 12		1,427 34	4,494 50	166,907 94	2,544 98	164,362 96
1,744 38	296 82	13 75	7,901 91	39,748 51	2,608 14	37,140 37
	144,840 86	91,436 46	162,472 38	6,333,542 78	173,393 26	6,160,149 52
1,674 00	43,413 85	38,573 17	81,867 25	3,964,693 47	87,652 20	3,877,041 27
	73,313 02	9,604 58	18,103 11	831,686 53	29,901 22	801,785 31
	986,534 39	157,576 62	594,934 92	12,552,522 92	920,468 52	11,632,054 40
	116,024 36	53,239 14	92,605 70	3,288,045 93	11,620 04	3,276,425 89
	1,561,757 96	98,936 40	713,474 28	9,693,544 00		9,693,544 00
	448,674 39	31,666 80	322,940 40	2,522,318 67		2,522,318 67
	41,196 59	19,326 01	25,682 99	1,144,403 98		1,144,403 98
3 00	17,486 80	4,965 77	6,196 07	206,652 14	5,900 75	200,751 39
2,885 47	81,392 45	12,683 18	46,200 89	851,003 45	15,950 89	835,052 56
	140,130 40	9,425 77	11,182 65	823,048 88	4,151 98	818,896 90
	199,929 86	7,313 10	29,000 00	713,514 59	33,941 63	679,572 96
	147,696 01		24,683 95	252,310 88	24,859 18	227,451 70
4,278 37	30,124 18	521 03	57,880 88	170,804 63	5,428 07	165,376 56
78 30	91,101 36	13,424 10	31,356 67	882,576 17	4,670 00	877,906 17
35,856 22	259,504 50	272,915 59	430,151 99	16,366,971 58	168,743 54	16,198,228 04
	292,865 98	70,739 65	117,954 28	4,631,872 27	10,371 81	4,621,500 46
13,177 19	234,231 99	188,354 02	305,672 93	10,805,364 70	64,844 93	10,740,519 77
35,391 48	1,397,835 57	510,888 89	4,012,695 26	51,697,497 35	2,733,219 76	48,964,277 59
8,100 00	101,889 49	21,420 34	206,947 26	2,096,247 15	137,486 13	1,958,761 02
	151,600 93		27,095 18	233,346 11		233,346 11
\$682,491 66	\$15,426,646 90	\$4,375,532 56	\$42,484,779 94	\$315,002,803 96	\$8,986,429 21	\$306,016,374 75
\$151,314 73	\$2,806,526 39	\$92,738 56	\$2,763,849 46	\$14,254,817 75	\$151,888 34	\$14,102,929 41
682,491 66	15,426,646 90	4,375,532 56	42,484,779 94	315,002,803 96	8,986,429 21	306,016,374 75
\$833,806 39	\$18,233,173 29	\$4,468,271 12	\$45,248,629 40	\$329,257,621 71	\$9,138,317 55	\$320,119,304 16

TABLE XXIII—LIABILITIES DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Name.	Death claims.
OHIO ASSOCIATIONS.	
Alliance of Poles in America (Cleveland).....	\$6,950 00
American Insurance Union (Columbus).....	157,979 30
American National Russian Brotherhood (Cleveland).....	450 00
Association of Polish Women (Cleveland).....	1,000 00
Bohemian-Slavic Roman Catholic Union (Cleveland).....	1,000 00
Catholic Knights of Ohio (Cleveland).....	24,000 00
Catholic Ladies of Columbia (Canton).....	3,750 00
Central Verband Der-Sichenbuerger Sachsen (Cleveland).....	1,200 00
Cleveland Slovak Union (Cleveland).....	1,000 00
First Catholic Slovak Ladies Union (Cleveland).....	30 750 00
First Catholic Slovak Union (Cleveland).....	42,650 00
National Camp Improved Order of Woodmen (Cleveland).....	
National Union Assurance Society (Toledo).....	328,178 00
Order Knights of Joseph (Cleveland).....	
Order of United Commercial Travelers (Columbus).....	188,037 50
Polish Roman Catholic Union of the Immaculate Heart of the Holy Virgin Mary (Cleveland).....	3 700 00
Polish Roman Catholic Union of the U. S. (Cleveland).....	6,131 62
Slovak Catholic Cadets Union (Cleveland).....	239 00
Slovenian Mutual Benefit Association (Cleveland).....	1,602 76
United Home Order (Cleveland).....	2,500 00
Women's Bohemian Roman Catholic Union (Cleveland).....	
Totals.....	\$801,118 18
ASSOCIATIONS OF OTHER STATES.	
Aid Associations for Lutherans (Wis.).....	\$4,250 00
American Life Society (N. Y.).....	16,223 02
Ancient Order of Gleaners (Mich.).....	61,188 34
Ancient Order of United Workmen (W. Va.).....	2,000 00
Benefit Associations of Ry. Employees (Ill.).....	1,000 00
Ben Hur, The Supreme Tribe of (Ind.).....	100,519 95
Brotherhood of American Yeoman (Iowa).....	438,766 58
Catholic Knights of America (Mo.).....	38,330 97
Catholic Fraternal League (Mass.).....	5,000 00
Catholic Order of Foresters (Ill.).....	228,910 71
Columbian Fraternal Association (D. C.).....	1,194 00
Court of Honor (Ill.).....	95,908 34
Croatian League (Ill.).....	14,827 83
Danish Brotherhood in America (Neb.).....	12,000 00
Fraternal Aid Union (Kas.).....	282,538 48
Fraternal Home (Pa.).....	50,626 48
German Baptists Life Association (N. Y.).....	
German Beneficial Union (Pa.).....	19,143 42
German Roman Catholic Knights of St. George (Pa.).....	28,805 35
Grand Aerie of the Fraternal Order of Eagles (Wash.).....	3 000 00
Grand Fraternity (Pa.).....	18,311 12
Independent Order of Foresters (Canada).....	266,472 97
Independent Order Sons of David (Pa.).....	3,921 50
Jewish National Workers Alliance (N. Y.).....	3,100 00
Junior Order United American Mechanics (Pa.).....	204,272 86
Knights of Columbus (Conn.).....	3,921 50
Knights of Pythias (Ind.).....	182,108 05
Ladies Catholic Benefit Association (Pa.).....	152,551 90
Ladies of the Maccabees (Mich.).....	16,274 97
Lithuanian Roman Catholic Alliance (Pa.).....	5,950 00
Lithuanian Alliance of America (N. Y.).....	13,077 50
Loyal American Life Association (Ill.).....	25,990 00
Lutheran Brotherhood (Minn.).....	
Maccabees (Mich.).....	386,441 85
Masonic Mutual Life Association (D. C.).....	55,192 56

TABLE XXIII—LIABILITIES DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS.

Permanent disability claims.	Sick and accident claims.	Old age benefits.	Borrowed money and interest due and accrued on same.	All other liabilities.	Total liabilities.
				\$895 66	\$7,845 66
\$3,250 00	\$4,707 72	\$2,239 03		58,551 50	226,727 55
					450 00
					1,000 00
					1,000 00
	560 00			989 87	24,989 87
				436 00	4,746 00
					1,200 00
				510 50	1,510 50
					30,750 00
					42,650 00
				2,455,651 25	2,783,829 25
	67,038 18			1,366,242 44	1,621,318 12
					3,700 00
					6,131 62
	1,048 43			178 37	417 37
					2,651 19
					2,500 00
\$3 250 00	\$73.354 33	\$2,239 03		\$3 883,455 59	\$4,763,417 13
			\$12,100 00	\$22,531 95	\$38 881 95
				5,966 52	22,189 54
				3,471 91	64,660 25
				4,766 77	6,766 77
	\$51 170 40			5,748 12	57,918 52
				19,472 49	119 992 44
\$141,302 50	26 423 75	\$1,173 948 18		729,488 33	2,509,929 34
	1,495 00		15 41	21,148 13	59 494 51
				1,016 72	7,511 72
				634 33	229,545 04
	1,003 65			25 00	2,222 65
975 00	1,031 00			3,045,680 96	3,141,589 30
					16 833 83
1,177 50		16,138 13		729 78	12,729 78
				2,149,836 09	2 449,690 20
				592,153 58	642,780 06
				303,982 67	303,982 67
	1,800 00			5,000 00	25,943 42
	3,523 50			1,196 56	33,525 41
				16,557 10	19,557 10
		8,568 58		100,334 49	127,214 19
	44,844 57	19,123 00	100,066 66	42,647,776 49	43,078,283 69
					3,921 50
	758 00		10,000 00	664 50	14,522 50
				25 000 00	229,272 86
					3,921 50
				12,254,544 05	12 436,652 10
				4,748 54	157,300 44
13 420 07	100 00	52,289 27		15,581 76	97,666 07
					5,950 00
					13,077 50
	200 00	41 36	20,000 00	1,978 09	48,209 45
				96,302 23	96,302 23
2,162 731 00	12,267 57			3,159,794 36	5,721,234 78
834 00				4,240,506 74	4,296,533 30

TABLE XXIII—LIABILITIES DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Name.	Death claims.
ASSOCIATIONS OF OTHER STATES—Concluded.	
Modern Brotherhood of America (Iowa).....	\$114,914 77
Modern Woodmen of America (Ill.).....	2,226,902 73
National Benevolent Society (Mo.).....	225 00
National Fraternal Society of the Deaf (Ill.).....	3,500 00
National Mutual Aid Society (Pa.).....	61,297 67
National Protective Legion (N. Y.).....	7,590 00
National Slovak Society (Pa.).....	69,364 71
North American Union (Ill.).....	57,647 00
Order of Mutual Protection (Ill.).....	11,746 35
Order of the Iroquois (N. Y.).....	2,412 46
Order Sons of Zion (N. Y.).....	2,550 00
Polish Federation of America (Wis.).....	300 00
Polish National Alliance (Ill.).....	264,653 61
Polish Roman Catholic Union (Ill.).....	138,362 16
Protected Home Circle (Pa.).....	177,500 00
Royal Arcanum (Mass.).....	494,690 52
Royal League (Ill.).....	77,177 80
Royal Neighbors of America (Ill.).....	421,977 11
Security Benefit Association (Kas.).....	507,128 76
Slovenic National Benefit Society (Ill.).....	63,061 95
Slovenic Progressive Benefit Society (Ill.).....	12,997 12
Supreme Camp of the American Woodmen (Colo.).....	13,583 75
Travelers Protective Association (Mo.).....	55,450 00
Ukrainian National Association (N. J.).....	10,489 31
Ukrainian Workingmen's Association (Pa.).....	10,350 00
U. S. Grand Lodge Order Brith Abraham (N. Y.).....	70,300 00
United States Letter Carriers (Tenn.).....	22,500 00
Women's Benefit Association of the Maccabees (Mich.).....	184,985 17
Women's Catholic Order of Foresters (Ill.).....	161,948 73
Woodmen Circle (Neb.).....	214,780 21
Woodmen of the World (Neb.).....	1,602,393 01
Workmen's Circle (N. Y.).....	64,133 92
Ziverna Beneficial Society (Pa.).....	17 252 35
Totals.....	\$9,885,986 42
RECAPITULATION.	
Ohio associations.....	\$801,118 18
Associations of other states.....	9,885,986 42
Aggregate.....	\$10,687,104 60

TABLE XXIII—LIABILITIES DECEMBER 31, 1921—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Permanent disability claims.	Sick and accident claims.	Old age benefits.	Borrowed money and interest due and accrued on same.	All other liabilities.	Total liabilities.
\$4,500 00	\$2,200 00	\$153,245 87		\$22 855 66	\$297,716 30
	392 00			98 612 75	2,325,515 48
	610 00			131 00	748 00
				1,056 10	5,166 10
			\$16,666 66		77,964 33
	1,083 20		57,450 00	4,014 27	70,137 47
	785 00			163,925 07	234,074 78
		6,850 00		80,500 00	144,997 00
					11,746 35
				265 83	2,678 29
			25,580 00	33 10	28,163 10
		21,586 71		768 50	300 00
			65,278 07	600 00	287,008 82
			50,750 00		204,240 23
					228,250 00
				3,400 43	498,090 95
			2,500 00	12,057 97	91,735 77
11,262 50	628 00	2,150 00		35,800 00	457,777 11
				153,175 79	674,345 05
					63,061 95
					12,997 12
	312 50			6 959 46	20,855 71
	58,497 87			36 829 47	150,777 34
				109,416 76	119,906 07
					10,350 00
			12,078 30	3,300 57	85 687 87
9,499 97					22,500 00
				79,608 66	174,093 80
62,409 86				43,557 55	161,948 73
					320,747 62
1,250 00		61,103 12		79 293 40	1,744,039 53
111 39	97 88			31,306 38	95,649 57
				25,445 11	42,697 46
\$2,400,473 79	\$209,223 89	\$1,515,044 22	\$372,485 10	\$70,469,561 09	\$84,861,774 51
\$3,250 00	\$73,354 33	\$2 239 03		\$3,883,455 59	\$4,763,417 13
2,409,473 79	209,223 89	1,515,044 22	\$372,485 10	\$70,469,561 09	\$84,861,774 51
\$2,412,723 79	\$282,578 25	\$1 517,283 25	\$372,485 10	\$74,353,016 68	\$89,625,191 64

TABLE XXIV—EXHIBIT OF CERTIFICATES—FRATERNAL BENEFICIARY ASSOCIATIONS.

Name.	IN FORCE DEC. 31, 1920.		ISSUED.	
	No.	Amount.	No.	Amount.
OHIO ASSOCIATIONS.				
Alliance of Poles in America, Cleveland.....	7,015	\$4,118,600 00	280	\$203,900 00
American Insurance Union, Columbus.....	110,249	114,837,559 01	14,687	16,168,831 75
American National Russian Brotherhood Cleveland	621	604,500 00	28	27,000 00
Association of Polish Women, Cleveland.....	1,374	741,500 00	74	47,250 00
Bohemian-Slavic Roman Catholic Union, Cleveland	1,249	1,148,250 00	13	11,000 00
Catholic Knights of Ohio, Cleveland.....	8,134	9,716,000 00	254	243,000 00
Catholic Ladies of Columbla, Canton.....	6,555	3,664,250 00	962	446,000 00
Central Verband Der Sichenbuerger-Sachsen, Cleveland	3,735	1,494,000 00	205	.....
Cleveland Slovak Union, Cleveland.....	1,475	1,333,750 00	91	88,000 00
First Catholic Slovak Ladies Union, Cleveland	32,838	30,210,550 00	2,412	2,247,400 00
First Catholic Slovak Union, Cleveland.....	50,567	41,219,500 00	2,376	2,184,000 00
National Camp Improved Order of Woodman, Cleveland	42,121	71,374,580 00	1,011	1,296,643 06
National Union Assurance Society, Toledo....	14,384	7,192,000 00	667	333,500 00
Order of United Commercial Travelers Columbus	99,737	498,685,000 00	14,773	73,865,000 00
Polish Roman Catholic Union, Cleveland.....	1,610	1,030,900 00	470	3,617 00
Polish Roman Catholic Union of the Im- maculate Heart of the Holy Virgin Mary, Cleveland	3,968	2,277,800 00	93	67,300 00
Slovak Catholic Cadets Union, Cleveland.....	518	400,250 00	44	43,500 00
Slovenian Mutual Benefit Assn., Cleveland...	2,350	1,847,500 00	299	251,250 00
United Home Order, Cleveland.....	1,680	879,150 00	72	39,250 00
Women's Bohemian Roman Catholic Union, Cleveland	10,210	7,383,200 00	504	428,100 00
Totals	400,390	\$800,158,839 01	64,461	\$97,994,541 81
ASSOCIATIONS OF OTHER STATES.				
Aid Association for Lutherans, Wis.....	17,118	\$14,866,127 00	6,842	\$6,075,750 00
American Life Society, N. Y.....	8,109	6,451,800 00	2,137	1,218,900 00
Ancient Order of Gleaners, Mich.....	63,427	54,701,505 00	5,916	5,662,900 00
Ancient Order of United Workmen, W. Va....	3,219	4,825,387 00	211	301,500 00
Benefit Association of Ry. Employees, Ill.....	57,047	2,827,500 00	26,507	870,500 00
Ben Hur, The Supreme Tribe of, Ind.....	75,624	77,479,233 00	7,311	9,449,415 00
Brotherhood of American Yeoman, Iowa.....	285,948	367,882,000 00	43,643	50,034,000 00
Catholic Knights of America, Mo.....	18,940	19,314,426 04	972	762,250 00
Catholic Fraternal League, Mass.....	2,188	1,288,450 00	302	136,500 00
Catholic Order of Foresters, Ill.....	161,008	160,534,250 00	7,030	6,141,500 00
Columbian Fraternal Association, D. C.....	8,373	1,061,530 00	9,831	2,453,237 00
Court of Honor, Ill.....	74,371	85,043,195 00	4,843	5,080,000 00
Croatian League, Ill.....	9,908	7,915,200 00	954	887,800 00
Danish Brotherhood in America, Neb.....	19,889	13,606,500 00	823	483,000 00
Fraternal Aid Union, Kas.....	81,147	90,796,320 00	9,149	10,777,091 00
Fraternal Home, Pa.....	19,087	12,737,900 00	4,383	1,982,650 00
German Baptists Life Association, N. Y.....	2,639	2,230,039 40	119	147,000 00
German Beneficial Union, Pa.....	45,178	30,400,650 00	9,941	7,034,050 00
German Roman Catholic Knights of St. George, Pa.....	22,228	15,284,193 25	1,728	999,184 00
Grand Aerie of the Fraternal Order of Eagles, Wash.....	1,390	1,656,500 00	768	951,500 00
Grand Fraternity, Pa.....	14,785	12,934,207 00	2,175	1,767,469 00
Independent Order of Foresters, Canada.....	176,265	172,134,894 00	17,771	19,200,862 00
Independent Order Sons of David, Pa.....	1,502	739,250 00	136	66,500 00
Jewish National Workers Alliance, N. Y.....	5,705	1,952,850 00	1,558	463,800 00
Junior Order United American Mechanics, Pa.	23,023	27,675,500 00	5,551	7,537,000 00
Knights of Columbus, Conn.....	202,359	217,224,510 33	29,000	32,258,000 00
Knights of Pythias, Ind.....	81,119	108,865,799 00	10,792	15,687,062 00
Ladies Catholic Benefit Association, Pa.....	121,023	97,811,500 00	2,542	2,883,750 00
Ladies of the Maccabees, Mich.....	46,300	34,042,750 00	3,198	2,308,750 00
Lithuanian Roman Catholic Alliance, Pa.....	12,118	4,399,300 00	1,528	905,950 00

TABLE XXIV—EXHIBIT OF CERTIFICATES—FRATERNAL BENEFICIARY ASSOCIATIONS.

TERMINATED.		IN FORCE DEC. 31, 1921.		Increase in force.	Decrease in force.
No.	Amount.	No.	Amount.		
520	\$312,100 00	6,775	\$4,010,400 00	.....	\$108,200 00
18,278	19,892,424 07	106,658	111,113,966 69	.....	3,723,562 32
52	51,000 00	597	580,500 00	.....	24,000 00
79	41,250 00	1,369	747,500 00	\$6,000 00	.....
55	48,000 00	1,207	1,111,250 00	.....	37,000 00
355	388,000 00	8,033	9,571,000 00	.....	145,000 00
274	134,250 00	7,243	3,976,000 00	311,750 00	.....
474	.....	3,466	1,415,000 00	.....	79,000 00
78	63,000 00	1,488	1,158,750 00	.....	175,000 00
1,071	946,250 00	34,179	31,511,700 00	1,301,150 00	.....
2,536	2,054,750 00	50,407	41,348,750 00	129,250 00	.....
6	.....	589	542,500 00	.....	542,500 00
4,789	8,771,643 06	38,343	63,899,580 00	.....	7,475,000 00
904	452,000 00	14,147	7,073,500 00	.....	118,500 00
11,803	59,015,000 00	104,136	520,680,000 00	21,995,000 00	.....
27	15,200 00	2,053	1,377,400 00	346,500 00	.....
333	199,700 00	3,728	2,145,400 00	.....	132,400 00
38	32,250 00	524	411,500 00	11,250 00	.....
155	104,750 00	2,503	1,994,000 00	146,500 00	.....
141	71,750 00	1,611	846,650 00	.....	32,500 00
248	192,600 00	10,466	7,618,700 00	235,500 00	.....
42,216	\$92,785,917 13	399,522	\$813,094,046 69	\$24,482,000 00	\$12,592,662 32
1,268	\$1,189,531 00	22,692	\$19,752,046 00	\$4,885,919 00	.....
7,375	5,085,300 00	2,871	2,585,400 00	.....	\$3,866,400 00
4,970	4,203,935 00	64,373	56,160,470 00	2,454,965 00	.....
195	296,399 00	3,239	4,836,488 00	11,101 00	.....
19,398	815,000 00	64,156	2,883,000 00	55,500 00	.....
12,565	14,187,918 00	70,370	72,740,730 00	.....	4,738,503 00
62,402	75,122,500 00	267,189	343,756,500 00	.....	24,125,500 00
984	958,138 05	18,928	19,118,537 99	.....	195,888 05
336	183,650 00	2,154	1,241,300 00	.....	47,150 00
7,451	7,086,250 00	160,587	159,589,500 00	.....	944,750 00
10,528	1,940,607 07	7,676	1,574,160 00	512,630 00	.....
11,413	10,379,667 00	67,801	79,743,528 00	.....	5,299,667 00
972	742,800 00	9,890	8,060,200 00	145,000 00	.....
1,270	772,500 00	19,442	13,317,000 00	.....	289,500 00
.....	37,204 00	98,753	109,961,925 00	19,165,605 00	.....
4,296	2,340,722 00	19,174	12,379,828 00	.....	358,072 00
97	108,440 75	2,661	2,268,598 65	.....	38,559 25
7,054	4,703,650 00	48,065	32,731,050 00	330,400 00	.....
1,281	766,123 50	22,675	15,517,253 75	233,060 50	.....
420	522,500 00	1,738	2,085,500 00	429,000 00	.....
2,194	1,952,822 00	14,766	12,748,854 00	.....	85,357 00
20,382	21,677,681 00	173,654	169,658,075 00	.....	2,476,819 00
198	98,000 00	1,440	707,750 00	.....	31,500 00
1,492	479,950 00	5,771	1,936,700 00	.....	16,150 00
4,364	6,085,500 00	24,210	29,128,000 00	1,452,500 00	.....
11,864	12,868,648 00	219,503	236,613,862 33	19,389,352 00	.....
8,187	12,404,918 00	83,724	112,148,943 00	3,283,144 00	.....
4,389	6,332,347 50	119,176	94,362,902 50	.....	3,448,598 50
3,723	2,590,750 00	45,775	33,760,750 00	.....	282,000 00
1,206	416,500 00	12,440	4,888,750 00	489,450 00	.....

TABLE XXIV—EXHIBIT OF CERTIFICATES—FRATERNAL BENEFICIARY ASSOCIATIONS
—Concluded.

Name.	IN FORCE DEC. 31, 1920.		ISSUED.	
	No.	Amount.	No.	Amount.
ASSOCIATIONS OF OTHER STATES—Concluded.				
Lithuanian Alliance of America, N. Y.....	12,287	\$4,101,880 00	1,598	\$719,800 00
Loyal American Life Association, Ill.....	15,952	16,721,304 00	2,129	2,486,900 00
Lutheran Brotherhood, Minn.....	1,329	2,193,500 00	816	1,380,874 00
Maccabees, Mich.....	293,249	349,010,268 42	14,418	16,621,600 00
Masonic Mutual Life Association, D. C.....	39,047	71,097,545 00	23,689	46,737,250 00
Modern Brotherhood of America, Iowa.....	50,872	58,792,576 48	4,322	4,863,706 76
Modern Woodmen of America, Ill.....	1,059,344	1,627,671,000 00	73,837	89,874,000 00
National Benevolent Society, Mo.....	5,558	238,575 00	4,810	147,000 00
National Fraternal Society of the Deaf, Ill....	4,807	3,855,750 00	374	381,000 00
National Mutual Aid Society, Pa.....	3,151	2,918,750 00	364	324,000 00
National Protective Legion, N. Y.....	22,638	12,864,385 00	3,789	2,431,987 50
National Slovak Society, Pa.....	39,473	29,439,250 00	1,265	1,058,250 00
North American Union, Ill.....	17,828	18,196,000 00	1,336	1,205,250 00
Order of Mutual Protection, Ill.....	5,797	3,864,940 00	361	252,250 00
Order of the Iroquois, N. Y.....	666	817,512 00	7	5,250 00
Order Sons of Zion, N. Y.....	4,186	1,250,300 00	208	78,900 00
Polish Federation of America, Wis.....	1,102	541,600 00	306	188,100 00
Polish National Alliance, Ill.....	124,225	72,830,800 00	14,223	9,053,400 00
Polish Roman Catholic Union, Ill.....	83,993	52,092,900 00	5,580	3,271,200 00
Protected Home Circle, Pa.....	119,743	101,769,500 00	19,642	17,543,750 00
Royal Arcanum, Mass.....	135,567	220,142,142 01	6,368	8,123,818 00
Royal League, Ill.....	23,093	30,278,750 00	1,479	1,420,500 00
Royal Neighbors of America, Ill.....	390,185	391,341,000 00	27,453	24,944,000 00
Security Benefit Association, Kan.....	233,682	277,875,019 00	76,304	84,470,478 00
Slovenic National Benefit Society, Ill.....	18,981	13,172,250 00	8,598	6,344,250 00
Slovenic Progressive Benefit Society, Ill.....	4,776	2,720,350 00	528	392,100 00
Supreme Camp of the American Woodmen, Colo.	59,356	27,805,150 00	25,915	11,998,106 00
Travelers Protective Association, Mo.....	95,588	477,940,000 00	21,426	107,130,000 00
Ukrainian National Association, N. J.....	12,237	9,780,000 00	2,276	1,868,600 00
Ukrainian Workmen's Association, Pa.....	5,616	4,671,150 00	654	561,000 00
U. S. Grand Lodge, Order Brith Abraham, N. Y.	22,910	11,388,750 00	468	225,750 00
United States Letter Carriers Assn., Tenn....	5,664	10,835,000 00	308	747,000 00
Women's Benefit Assn. of the Macabees, Mich.	223,108	174,780,256 81	31,833	27,560,350 00
Women's Catholic Order of Foresters, Ill.....	81,251	77,363,300 00	4,705	3,704,750 00
Woodmen Circle, Neb.....	163,969	162,040,999 00	12,224	13,342,310 50
Woodmen of the World, Neb.....	646,719	822,552,903 00	52,228	61,349,010 00
Workmen's Circle, N. Y.....	81,571	21,870,900 00	13,338	3,265,300 00
Zivena Beneficial Society, Pa.....	5,955	5,341,250 00	514	470,000 00
Totals	5,722,812	\$6,821,210,771 74	677,354	\$751,059,660 76
RECAPITULATION.				
Ohio associations.....	400,390	\$800,158,839 01	64,461	\$97,994,541 81
Associations of other states.....	5,722,812	6,821,210,771 74	677,354	751,059,660 76
Aggregate	6,123,202	\$7,621,369,610 75	741,815	\$849,054,202 57

TABLE XXIV—EXHIBIT OF CERTIFICATES—FRATERNAL BENEFICIARY ASSOCIATIONS
—Concluded.

TERMINATED.		IN FORCE DEC. 31, 1921.		Increase in force.	Decrease in force.
No.	Amount.	No.	Amount.		
1,299	\$389,350 00	12,856	\$4,432,330 00	\$330,450 00	.....
1,919	2,355,339 00	16,162	16,852,865 00	131,561 00	.....
259	450,500 00	1,886	3,123,874 00	930,374 00	.....
32,246	38,402,686 49	3,944	327,229,181 93	.....	\$21,781,086 49
7,588	16,614,500 00	55,148	101,222,295 00	30,124,750 00	.....
5,509	6,381,832 72	49,685	57,274,450 52	.....	1,518,125 96
80,076	108,389,500 00	1,053,105	1,612,347,500 00	.....	15,323,500 00
5,528	157,750 00	4,840	227,825 00	.....	10,750 00
230	207,000 00	4,951	4,029,750 00	174,000 00	.....
413	397,000 00	3,102	2,845,750 00	.....	73,250 00
7,125	3,526,010 00	19,302	11,770,362 50	.....	1,094,022 50
1,783	1,358,500 00	38,955	29,159,500 00	.....	279,750 00
3,344	2,707,386 00	15,820	16,693,864 00	.....	1,502,136 00
356	210,744 00	5,802	3,906,446 00	41,506 00	.....
33	36,194 00	640	786,568 00	.....	20,944 00
434	1,329,200 00	3,960	1,199,650 00	.....	50,650 00
122	64,400 00	1,286	665,300 00	123,700 00	.....
16,809	9,716,900 00	121,639	72,167,300 00	.....	663,500 00
10,808	6,669,850 00	78,765	48,694,250 00	.....	3,398,650 00
17,845	15,049,170 00	121,540	104,264,080 00	2,494,580 00	.....
11,114	16,976,126 01	130,815	211,289,834 00	.....	8,852,308 01
2,230	2,463,500 00	22,342	29,236,750 00	.....	1,042,000 00
22,205	21,877,750 00	395,433	394,407,250 00	3,066,250 00	.....
74,503	85,325,226 00	235,483	277,020,271 00	.....	854,748 00
966	623,200 00	26,613	18,793,300 00	5,621,050 00	.....
372	215,700 00	4,932	2,896,750 00	176,400 00	.....
32,627	15,154,550 00	52,644	24,678,700 00	.....	3,126,450 00
16,610	83,050,000 00	100,404	502,020,000 00	24,080,000 00	.....
2,698	2,034,850 00	11,815	9,613,750 00	.....	166,250 00
550	427,900 00	5,720	4,804,250 00	133,100 00	.....
5,944	2,972,000 00	17,434	8,642,500 00	.....	2,746,250 00
708	1,566,500 00	5,264	10,015,500 00	.....	819,500 00
21,827	17,566,723 01	233,114	184,773,883 80	9,993,626 99	.....
2,414	2,176,100 00	83,542	78,940,200 00	1,576,900 00	.....
33,068	32,632,874 50	143,125	142,850,435 00	.....	19,190,564 00
156,437	190,830,742 00	542,510	693,071,171 00	.....	129,481,732 00
11,803	2,999,600 00	83,106	22,136,600 00	265,700 00	.....
209	183,000 00	6,260	5,628,250 00	287,000 00	.....
795,231	\$889,860,105 60	5,388,837	\$6,695,970,388 97	\$132,388,574 49	\$258,240,580 76
42,216	\$92,785,917 13	399,522	\$813,094,046 69	\$24,482,900 00	\$12,592,662 32
795,231	889,860,105 60	5,388,837	6,695,970,388 97	132,388,574 49	258,240,580 76
837,447	\$982,646,022 73	5,788,359	\$7,509,064,433 66	\$156,871,474 49	\$270,833,243 08

TABLE XXV—BUSINESS IN OHIO—FRATERNAL BENEFICIARY ASSOCIATIONS.

Name.	IN FORCE DEC. 31, 1920.	
	No.	Amount.
OHIO ASSOCIATIONS.		
Alliance of Poles in America, Cleveland.....	7,015	\$4,118,600 00
American Insurance Union, Columbus.....	31,312	31,997,374 68
American National Russian Brotherhood, Cleveland.....	621	604,500 00
Association of Polish Women, Cleveland.....	1,374	741,500 00
Bohemian-Slavic Roman Catholic Union, Cleveland.....	1,249	1,148,250 00
Catholic Knights of Ohio, Cleveland.....	8,134	9,716,000 00
Catholic Ladies of Columbia, Canton.....	6,456	3,630,250 00
Central Verband Der-Sichenbuerger-Sachens, Cleveland.....	3,735	1,494,000 00
Cleveland Slovak Union, Cleveland.....	1,475	1,133,750 00
First Catholic Slovak Union of U. S. A., Cleveland.....	6,536	5,512,500 00
First Catholic Slovak Ladies' Union, Cleveland.....	5,760	5,410,750 00
National Camp Improved Order of Woodmen, Cleveland.....	8,054	13,660,470 00
National Union Assurance Society, Toledo.....	3,088	1,544,000 00
Order Knights of Joseph, Cleveland.....	10,215	51,075,000 00
Order of United Commercial Travelers, Columbus.....	1,610	1,030,900 00
Polish Roman Catholic Union, Cleveland.....	3,968	2,277,800 00
Polish Roman Catholic Union of the Immaculate Heart of the Holy Virgin Mary, Cleveland.....	518	400,250 00
Slovak Catholic Cadets Union, Cleveland.....	2,359	1,847,500 00
Slovenian Mutual Benefit Association, Cleveland.....	1,680	879,150 00
United Home Order, Cleveland.....	1,978	1,295,700 00
Women's Bohemian Roman Catholic Union, Cleveland.....	107,137	\$139,468,244 68
Totals		
ASSOCIATIONS OF OTHER STATES.		
American Life Society (N. Y.).....	169	\$168,000 00
Ancient Order of Gleaners (Mich.).....	3,117	2,683,980 00
Ancient Order of United Workmen (W. Va.).....	49	76,000 00
Benefit Association of Railway Employees (Ill.).....	2,086	24,500 00
Ben Hur, The Supreme Tribe of (Ind.).....	8,764	8,453,192 00
Brotherhood of American Yeoman (Iowa).....	5,355	5,941,500 00
Catholic Knights of America (Mo.).....	2,068	1,873,149 46
Catholic Fraternal League (Mass.).....	79	64,750 00
Catholic Order of Foresters (Ill.).....	10,267	10,258,500 00
Columbian Fraternal Association (D. C.).....	4,184	43,226,600 00
Court of Honor (Ill.).....	2,123	1,892,700 00
Croatian League (Ill.).....	1,088	894,200 00
Danish Brotherhood in America (Neb.).....	317	185,250 00
Fraternal Aid Union (Kan.).....	1,028	852,009 00
Fraternal Home (Pa.).....	552	482,319 00
German Baptists Life Association (N. Y.).....	348	289,466 69
German Beneficial Union (Pa.).....	7,869	5,023,550 00
German Roman Catholic Knights of St. George (Pa.).....	621	420,500 00
Grand Aerie of the Fraternal Order of Eagles (Wash.).....	301	374,500 00
Grand Fraternity (Pa.).....	1,535	1,336,793 00
Independent Order of Foresters (Canada).....	8,614	7,846,314 00
Independent Order Sons of David (Pa.).....	99	49,000 00
Jewish National Workers' Alliance (N. Y.).....	225	90,650 00
Junior Order United American Mechanics (Pa.).....	1,741	1,806,000 00
Knights of Columbus (Conn.).....	10,457	11,027,188 00
Knights of Pythias (Ind.).....	5,493	62,775 00
Ladies Catholic Benefit Association (Pa.).....	14,260	10,991,500 00
Ladies of the Maccabees (Mich.).....	2,014	1,359,500 00
Lithuanian Roman Catholic Alliance (Pa.).....	561	172,900 00
Lithuanian Alliance of America (N. Y.).....	462	156,600 00
Loyal American Life Association (Ill.).....	259	181,403 00
Lutheran Brotherhood (Minn.).....	36,690	45,900,000 00
Maccabees (Mich.).....	1,997	3,820,000 00
Masonic Mutual Life Association (D. C.).....	1,094	1,129,300 00
Modern Brotherhood of America (Iowa).....	43,769	57,774,000 00
Modern Woodmen of America (Ill.).....	609	493,000 00
National Benevolent Society (Mo.).....	8,085	1,437,262 50
National Fraternal Society of the Deaf (Ill.).....		
National Mutual Aid Society (Pa.).....		
National Protective Legion (N. Y.).....		

TABLE XXV—BUSINESS IN OHIO—FRATERNAL BENEFICIARY ASSOCIATIONS.

ISSUED.		TERMINATED.		IN FORCE DEC. 31, 1921.		Losses and claims paid during 1921.
No.	Amount.	No.	Amount.	No.	Amount.	
280	\$203,900 00	520	\$312,100 00	6,775	\$4,010,400 00	\$35,100 00
5,114	5,128,132 79	3,487	3,374,260 55	32,939	33,751,246 92	410,324 41
28	27,000 00	701	51,000 00	597	580,500 00	3,550 00
74	46,250 00	79	41,250 00	1,369	747,500 00	2,625 00
13	11,000 00	55	48,000 00	1,207	1,111,250 00	17,000 00
254	243,000 00	355	388,000 00	8,033	9,571,000 00	152,500 00
882	419,250 00	271	133,500 00	7,077	3,916,000 00	38,000 00
205	.....	474	.....	3,466	1,415,000 00	17,600 00
91	88,000 00	78	63,000 00	1,488	1,158,750 00	.....
320	295,250 00	466	391,500 00	6,390	5,416,250 00	32,500 00
349	331,750 00	245	229,250 00	5,864	5,514,250 00	31,450 00
595	548,500 00	.....	.....	589	542,500 00	2,000 00
911	1,994,530 00	1,168	1,960,590 00	7,797	13,694,410 00	576,175 00
41	20,500 00	479	239,500 00	2,616	1,308,000 00	17,250 00
1,139	5,695,000 00	832	4,160,000 00	10,522	52,610,000 00	91,476 68
470	360,000 00	27	15,200 00	2,053	1,377,400 00	13,900 00
93	64,500 00	333	199,700 00	3,728	2,145,400 00	21,800 00
44	38,500 00	38	32,250 00	524	411,500 00	1,500 00
299	251,250 00	155	104,750 00	2,503	1,994,000 00	23,864 13
72	39,250 00	141	71,750 00	1,611	846,650 00	14,450 00
89	61,000 00	35	24,200 00	2,032	1,332,500 00	17,600 00
11,363	\$15,866,562 79	9,939	\$11,839,800 55	109,080	\$143,454,506 92	\$1,519,665 22
1,311	\$1,311,000 00	405	\$404,000 00	1,075	\$1,075,000 00	\$15,589 93
317	303,500 00	286	238,570 00	3,148	2,748,910 00	18,088 48
40	41,500 00	14	26,000 00	75	91,500 00	.....
1,388	27,000 00	832	18,000 00	2,642	33,500 00	18,410 37
920	1,192,717 00	1,595	1,752,161 00	8,089	7,893,748 00	100,679 50
1,489	1,490,500 00	1,980	2,078,000 00	4,864	5,387,500 00	2,386,079 11
114	80,750 00	125	101,641 19	2,057	1,852,258 27	28,925 73
1	500 00	2	1,750 00	78	63,500 00	1,115 00
343	329,000 00	442	432,500 00	10,168	10,155,000 00	69,500 00
3,043	666,121 00	4,771	687,362 00	2,456	411,025 00	12,757 37
424	369,500 00	944	802,871 00	1,603	1,459,329 00	12,082 76
132	126,400 00	138	109,200 00	1,082	911,400 00	9,092 52
18	10,500 00	10	5,500 00	325	190,250 00	1,750 00
73	65,850 00	.....	.....	1,103	919,359 00	28,898 58
6	4,250 00	26	26,645 00	532	459,924 00	15,245 27
27	20,750 00	43	40,150 54	332	270,066 15	15,791 86
1,593	1,114,150 00	1,176	762,550 00	8,286	5,375,150 00	23,987 57
49	37,000 00	75	56,250 00	595	401,250 00	4,076 00
138	205,000 00	130	197,000 00	309	382,500 00	.....
343	332,134 00	269	267,417 00	1,609	1,401,510 00	7,000 00
430	390,000 00	584	556,401 00	8,463	7,679,913 00	141,858 79
13	5,500 00	49	24,500 00	63	30,500 00	.....
19	12,850 00	6	1,600 00	238	101,900 00	402 00
437	590,500 00	218	258,000 00	1,960	2,138,500 00	3,000 00
1,198	1,295,000 00	852	883,608 00	10,803	11,438,580 00	32,000 00
1,339	1,597,500 00	954	1,440,141 00	5,878	6,714,859 00	81,758 62
258	176,750 00	355	584,554 50	14,163	10,706,945 50	117,729 33
242	196,250 00	225	159,750 00	2,031	1,396,000 00	9,600 00
58	23,600 00	112	34,750 00	507	161,750 00	2,727 50
76	29,400 00	113	34,350 00	425	151,650 00	1,350 00
4	3,500 00	21	10,750 00	242	174,153 00	.....
21	30,064 00	.....	.....	21	30,064 00	.....
1,735	1,965,000 00	4,501	6,016,265 40	33,924	41,848,734 60	597,688 37
3,004	5,696,250 00	374	830,000 00	4,627	8,686,250 00	13,000 00
13	11,500 00	85	84,975 00	1,022	1,055,825 00	19,250 00
4,993	5,745,000 00	4,186	5,042,500 00	44,576	58,476,500 00	504,782 90
129	3,225 00	.....	.....	129	3,225 00	127 29
51	41,000 00	71	62,000 00	579	472,000 00	2,924 30
16	16,000 00	.....	.....	16	16,000 00	.....
819	389,575 00	1,186	472,237 50	2,718	1,354,600 00	14,474 49

TABLE XXV—BUSINESS IN OHIO—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

Name.	IN FORCE DEC. 31, 1920.	
	No.	Amount.
National Slovak Society (Pa.).....	4,981	\$3,787,750 00
North American Union (Ill.).....	912	1,079,930 15
Order of Mutual Protection (Ill.).....	.....	.....
Order of the Iroquois (N. Y.).....	45	50,652 00
Order Sons of Zion (N. Y.).....	108	36,500 00
Polish Federation of America (Wis.).....	63	32,700 00
Polish National Alliance (Ill.).....	8,015	4,679,400 00
Polish Roman Catholic Union (Ill.).....	3,445	1,995,102 85
Protected Home Circle (Pa.).....	33,062	28,104,750 00
Royal Arcanum (Mass.).....	5,064	8,733,259 00
Royal League (Ill.).....	1,175	1,416,250 00
Royal Neighbors of America (Ill.).....	8,903	7,501,250 00
Security Benefit Association (Kan.).....	13,781	15,286,250 00
Slovenic National Benefit Society (Ill.).....	3,262	2,167,400 00
Slovenic Progressive Benefit Society (Ill.).....	833	491,800 00
Supreme Camp of the American Woodmen (Colo.).....	3,621	1,669,250 00
Travelers Protective Association (Mo.).....	389	2,080,000 00
Ukrainian National Association (N. J.).....	1,053	892,750 00
Ukrainian Workmen's Association (Pa.).....	352	314,600 00
United States Order Brith Abraham (N. Y.).....	596	298,000 00
United States Letter Carriers Association (Tenn.).....	426	855,500 00
Women's Benefit Association of the Maccabees (Mich.).....	32,113	20,717,689 77
Women's Catholic Order of Foresters (Ill.).....	1,050	1,012,500 00
Woodmen Circle (Neb.).....	5,624	4,333,202 00
Woodmen of the World (Neb.).....	22,582	24,233,230 00
Workmen's Circle (N. Y.).....	1,514	435,600 00
Ziverna Beneficial Society (Pa.).....	714	656,750 00
Totals	331,677	\$355,729,417 42
RECAPITULATION.		
Ohio associations	107,137	\$139,468,214 68
Associations of other states.....	331,677	355,729,417 42
Aggregate	438,814	\$495,197,662 10

TABLE XXV—BUSINESS IN OHIO—FRATERNAL BENEFICIARY ASSOCIATIONS—Concluded.

ISSUED.		TERMINATED.		IN FORCE DEC. 31, 1921.		Losses and claims paid during 1921.
No.	Amount.	No.	Amount.	No.	Amount.	
221	\$180,250 00	352	\$274,750 00	4,850	\$3,693,250 00	\$30,484 30
94	94,000 00	40	43,000 00	966	1,130,930 15	6,420 18
9	12,916 00	2	3,780 00	52	59,788 00	2,230 00
				66	24,300 00	
16	73,000 00	6	2,800 00	73	37,200 00	
717	461,600 00	1,016	591,200 00	7,716	4,549,800 00	36,202 29
217	272,647 15	665	355,750 00	2,997	1,912,000 00	22,135 98
4,857	4,665,930 00	506	4,442,250 00	32,855	28,328,430 00	326,461 65
309	480,338 00	534	935,474 00	4,839	8,278,123 00	206,336 49
64	60,000 00	109	121,000 00	1,130	1,355,250 00	21,000 00
1,351	1,028,000 00	871	714,000 00	9,383	7,815,250 00	51,000 00
3,237	3,309,500 00	3,144	3,189,750 00	13,874	15,406,000 00	169,954 68
947	659,450 00	162	101,400 00	4,047	2,725,450 00	64,106 00
79	66,450 00	60	37,150 00	852	521,100 00	12,991 00
1,951	909,400 00	3,521	1,651,950 00	2,051	926,700 00	4,020 00
78	390,000 00	33	165,000 00	434	2,170,000 00	6,338 16
189	166,250 00	317	258,500 00	925	800,500 00	3,525 00
59	48,000 00	40	32,700 00	371	329,900 00	4,500 00
13	6,500 00	131	65,500 00	478	239,000 00	5,000 00
13	22,000 00	19	50,000 00	420	827,500 00	10,718 12
4,314	3,130,850 00	3,037	1,997,550 00	33,390	21,850,989 77	182,962 89
75	55,500 00	34	34,000 00	1,091	1,034,000 00	13,000 00
510	474,640 00	877	779,368 00	5,257	4,028,474 00	42,072 16
1,684	1,820,100 00	3,849	4,242,700 00	20,417	21,820,630 00	5,071 69
242	101,900 00	520	144,100 00	1,336	393,400 00	4,822 65
51	46,750 00	33	30,500 00	732	673,250 00	9,942 00
47,921	\$44,472,307 16	47,633	\$44,768,122 13	333,415	\$325,052,093 44	\$5,553,038 88
11,363	\$15,866,562 79	9,939	\$11,839,800 55	109,080	\$143,454,506 92	\$1,519,665 22
47,921	44,472,307 16	47,633	44,768,122 13	333,415	325,052,093 44	5,553,038 88
59,284	\$60,338,869 95	57,572	\$56,607,922 68	442,495	\$468,506,600 36	\$7,072,704 10

Ohio Fraternal Beneficiary Associations.

Abstracts Compiled from the Annual Statements on File in the Department
Showing Their Condition on December 31, 1921.

(179)

ALLIANCE OF POLES IN AMERICA.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1895; COMMENCED BUSINESS IN 1895.

ADMITTED INTO OHIO IN 1914.

FRANK RELL, President.

JOSEPH SZCZUPLINSKI, Secretary.

INCOME.

Assessments or premiums.....	\$53,379 11	
Dues and per capita tax.....	3,382 81	
Medical examiners' fees actually received.....	6 85	
Other payments by members.....	1,750 68	
Total received from members.....		\$58,519 45
Interest on mortgage loans.....	\$8,698 57	
Interest on bonds and dividends on stocks.....	1,018 75	
Interest from all other sources.....	1,943 08	
Gross rent.....	15 00	
		11,675 40
Sale of lodge supplies.....	72 95	
From all other sources.....		4,499 65
Total income.....		\$74,767 45
Ledger/assets December 31, 1920.....		238,844 71
Total.....		\$313,612 16

DISBURSEMENTS.

Death claims.....	\$35,100 00	
Other benefits.....	1,100 00	
Total benefits paid.....		\$36,200 00
Salaries of officers and trustees.....	2,997 26	
Salaries and other compensation of committees.....	130 00	
Salaries of office employees.....	559 00	
Salaries and fees paid to supreme examiners.....	124 70	
Traveling and other expenses of officers, trustees and committees.....	165 74	
Insurance department fees.....	25 00	
Rent.....	360 00	
Advertising, printing and stationery.....	759 82	
Postage, express, telegraph and telephone.....	152 50	
Official publication.....	4,600 00	
Expense of supreme lodge meeting.....	958 58	
Taxes, repairs and other expenses on real estate.....	151 39	
All other disbursements.....	945 90	
Total disbursements.....		\$48,129 89
Balance.....		\$265,482 27

LEDGER ASSETS.

Book value of real estate.....	\$10,450 00
Mortgage loans on real estate.....	190,514 00
Book value of bonds and stocks.....	21,000 00
Cash in association's office.....	119 53
Deposits in trust companies and banks on interest.....	42,390 74
All other ledger assets.....	1,008 00
Total ledger assets.....	\$265,482 27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$887 07
All other assets.....	1,365 20
Gross assets.....	<u>\$267,734 54</u>

LIABILITIES.

Death claims due and unpaid.....	\$1,650 00	
Death claims adjusted, not due.....	3,000 00	
Death claims resisted.....	900 00	
Death claims reported but not adjusted.....	1,400 00	
		<u>\$6,950 00</u>
Salaries, rents, expenses, commissions, due or accrued.....		823 62
Taxes, due or accrued.....		72 04
Total liabilities.....		<u>\$7,845 66</u>

EXHIBIT OF FUNDS.

	Mortuary.	Special Relief.	Expense.	Totals.
Balance December 31, 1920.....	\$215,069 52	\$2,119 68	\$21,655 51	\$238,844 71
Net amount received from members.....	53,379 11	811 93	4,328 41	58,519 45
Interest and rents.....	1,018 75	173 40	1,784 68	2,976 83
Sale of lodge supplies.....			72 95	72 95
From all other sources.....			4,499 65	4,499 65
Totals.....	<u>\$278,165 95</u>	<u>\$3,105 01</u>	<u>\$32,341 20</u>	<u>\$313,612 16</u>
Disbursements during year.....	35,100 00	1,100 00	11,929 89	48,129 89
Balance December 31, 1921	\$243,065 95	\$2,005 01	\$20,411 31	\$265,482 27

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	7,015	\$4,118,600 00
Benefit certificates written during year.....	280	187,500 00
Benefit certificates increased during year.....		16,400 00
Totals.....	<u>7,295</u>	<u>\$4,322,500 00</u>
Deduct terminated, decreased or transferred during year.....	520	312,100 00
Total benefit certificates in force December 31, 1921.....	6,775	\$4,010,400 00
Benefit certificates terminated by death during year.....	70	37,400 00
Benefit certificates terminated by lapse during year.....	450	\$274,700 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	14	\$5,500 00
Incurred during year.....	70	37,400 00
Interest addition on account of instalment claim.....		200 00
Totals.....	<u>84</u>	<u>\$43,100 00</u>
Paid during year.....	68	35,100 00
Balance.....		\$8,000 00
Saved by compromise.....		1,050 00
Rejected during year.....	16	\$6,950 00

AMERICAN INSURANCE UNION.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1894; COMMENCED BUSINESS IN 1894.

ADMITTED INTO OHIO IN 1894.

JOHN J. LENTZ, President.

GEORGE N. HOGLAN, Secretary.

INCOME.

Membership fees actually received.....	\$23,242 39	
Assessments or premiums—first 12 months.....	192,315 68	
All other assessments or premiums.....	2,035,261 23	
Dues and per capita tax.....	3,792 74	
Other payments by members.....	1,882 20	
Total received from members.....	\$2,256,494 24	
Deduct payments returned to applicants and members.....	4,008 93	
Net amount received from members.....		\$2,252,485 31
Interest on mortgage loans.....	\$15,220 51	
Interest on collateral loans.....	580 72	
Interest on bonds and dividends on stocks.....	10,643 18	
Interest from all other sources.....	5,614 74	
Gross rent, including \$5,040.00 for association's occupancy of its own buildings.....	97,857 47	
Sale of lodge supplies.....	5,016 19	
From all other sources.....	2,701 90	
		137,634 71
Gross profit on sale of real estate.....		14 88
Gross profit on sale or maturity of bonds.....		359 15
Total income.....		\$2,390,494 05
Ledger assets December 31, 1920.....		897,517 63
Total.....		\$3,288,011 68

DISBURSEMENTS.

Death claims.....	\$1,367,324 55	
Permanent disability claims.....	18,355 75	
Sick and accident claims.....	46,248 87	
Old age benefits.....	28,390 46	
Other benefits:		
Partial disability claims.....	8,874 47	
Withdrawals equity claims.....	4,604 50	
Liquidation payments.....	71 397 24	
Total benefits paid.....		\$1,545,195 84
Commissions and fees to deputies or organizers.....		119,232 57
Salaries of deputies and organizers.....		34,911 13
Salaries of managers or agents.....		29,381 02
Salaries of officers and trustees.....		45,499 93
Other compensation of officers and trustees.....		5,199 98
Salaries and other compensation of committees.....		5,755 00
Salaries of office employees.....		86,471 15
Salaries and fees paid to supreme medical examiners.....		8,124 99
Salaries and fees paid to subordinate medical examiners.....		20,019 00
Traveling and other expenses of officers, trustees and committees.....		4,379 66
Collection of assessments and dues.....		13,971 54
Insurance department fees.....		524 00
Rent.....		5,040 00
Advertising, printing and stationery.....		22,355 71

Postage, express, telegraph and telephone.....	17,807 53
Lodge supplies.....	3,403 05
Official publication.....	21,826 44
Expense of supreme lodge meeting.....	10,040 39
Legal expense in litigating claims.....	1,352 90
Other legal expenses.....	6,090 29
Furniture and fixtures.....	4,537 68
Taxes, repairs and other expenses on real estate.....	94,550 88
All other disbursements.....	42,128 41
Interest on borrowed money.....	900 00
Gross loss on sale of real estate.....	500 00
Gross loss on sale or maturity of bonds, \$54.03; collateral, \$75.12.....	129 21
Gross decrease, by adjustment, in book value of bonds, \$572.68; collateral, \$7,855.37....	8,428 05
Total disbursements.....	<u>\$2,147,706 40</u>
Balance.....	<u>\$1,140,305 28</u>

LEDGER ASSETS.

Book value of real estate.....	\$335,303 97
Mortgage loans on real estate.....	472,550 00
Loans secured by collateral.....	1,500 00
Book value of bonds and stocks.....	255,576 48
Cash in association's office.....	13 04
Deposits in trust companies and banks on interest.....	75,130 79
All other ledger assets.....	231 00
Total ledger assets.....	<u>\$1,140,305 28</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,121 19
Interest due and accrued on bonds.....	1,648 36
Interest due and accrued on collateral loans.....	43 75
Rents due and accrued.....	6,260 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	<u>12,073 30</u>
All other assets.....	165,913 41
Gross assets.....	1,455 37
	<u>\$1,319,747 36</u>

LIABILITIES.

Death claims resisted, No. 9.....	\$11,125 00
Death claims reported but not adjusted, No. 108.....	114,380 94
Death claims incurred in 1921, not reported until 1922, No. 29.....	32,102 00
Present value of deferred death and disability claims payable in installments.....	<u>371 36</u>
	<u>\$157,979 00</u>
Permanent disability claims resisted, No. 1.....	\$500 00
Permanent disability claims reported but not adjusted, No. 4.....	2,750 00
	<u>3,250 00</u>
Sick and accident claims resisted, No. 1.....	\$511 70
Sick and accident claims reported, not adjusted, No. 94.....	<u>4,196 02</u>
	<u>4,707 72</u>
Old age and other benefits due and unpaid.....	2,239 03
Salaries, rents, expenses, commissions, due or accrued.....	33,203 94
Taxes, due or accrued.....	18,426 02
Advance assessments.....	6,138 59
All other liabilities.....	<u>782 95</u>
Total liabilities.....	<u>\$226,727 55</u>

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$92,176 70	\$753,468 30	\$15,999 04
Net amount received from members.....	1,501,053 32	117,064 12	45,576 12
Interest and rents.....	626 38	109,749 08	419 24
From all other sources.....		1,321 90	
Totals.....	\$1,593,856 40	\$997,197 94	\$61,994 40
Disbursements during year.....	1,461,667 01	137,503 10	46,248 87
Balance before transfers.....	\$132,189 39	\$859,694 84	\$15,745 53
Increase by transfers.....	859,694 84		
Balance.....	\$991,884 23	\$859,694 84	\$15,745 53
Decrease by transfers.....		859,694 84	
Balance December 31, 1921.....	\$991,884 23		\$15,745 53

	Junior benefit fund.	Expense.	Totals.
Balance December 31, 1920.....	\$23,994 01	\$11,879 58	\$897,517 63
Net amount received from members.....	17,111 17	571,680 58	2,252,485 31
Interest and rents.....	2,590 29	1,311 12	114,796 11
Sale of lodge supplies.....		5,016 19	5,016 19
From all other sources.....			1,321 90
Totals.....	\$43,695 47	\$591,267 47	\$3,288,011 68
Disbursements during year.....	4,285 00	498,002 42	2,147,706 40
Balance before transfers.....	\$39,410 47	\$93,265 05	\$1,114,305 28
Increase by transfers.....			\$859,694 84
Balance.....	\$39,410 47	\$93,265 05	\$2,000,000 12
Decrease by transfers.....			859,694 84
Balance December 31, 1921.....	\$39,410 47	\$93,265 05	\$1,114,305 28

EXHIBIT OF CERTIFICATES.

	Total Business.		Total Ohio Business.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force December 31, 1920.....	110,249	\$114,837,559 01	31,312	\$31,997,374 68
Benefit certificates written during year.....	14,687	15,830,891 75	4,607	4,434,086 00
Benefit certificates received by transfers during year.....			507	618,296 79
Benefit certificates increased during year.....		337,940 00		75,750 00
Totals.....	124,936	\$131,006,390 76	36,426	\$37,125,507 47
Deduct terminated, decreased or transferred during year.....	18,278	19,892,424 07	3,487	3,374,260 55
Total benefit certificates in force December 31, 1921.....	106,658	\$111,113,966 69	32,939	\$33,751,246 92
Benefit certificates terminated by death during year.....	1,279	1,369,877 34	357	3,706,629 70
Benefit certificates terminated by lapse during year.....	16,831	18,139,735 56	2,939	2,768,984 39
Benefit certificates transferred during year.....			122	142,400 00
Benefit certificates terminated by other claims during year.....	168	61,638 46	69	22,908 25
Benefit certificates decreased during year.....		\$321,172 71		\$69,338 21
Received during the year from members in Ohio: Mortuary, \$439,132.92; reserve, \$34,538.53; disability \$15,467.69; junior, \$4,981.49; expense, \$161,054.19; total, \$655,174.82.				

EXHIBIT OF DEATH CLAIMS.

	<i>Total Claims.</i>		<i>Ohio Claims.</i>	
	Number.	Amount.	Number.	Amount.
Unpaid December 31, 1920.....	156	\$154,369 40	39	\$39,970 43
Incurred during year.....	1,279	1,369,877 34	357	370,629 70
Interest addition on account of instalment claims.....		3 92		3 92
Totals.....	1,435	\$1,524,250 66	396	\$410,604 05
Paid during year.....	1,297	1,367,324 55	366	373,561 14
Balance.....	138	\$156,926 11	30	\$37,042 91
Saved by compromise.....		13,460 01		2,594 67
Rejected during year.....	19	\$17,588 80	4	\$3,435 74
Unpaid December 31, 1921.....	119	\$125,877 30	26	\$31,012 50

EXHIBIT OR PERMANENT DISABILITY CLAIMS.

	<i>Total Claims.</i>		<i>Ohio Claims.</i>	
	Number.	Amount.	Number.	Amount.
Unpaid December 31, 1920.....	1	\$1,000 00	1	\$1,000 00
Incurred during year.....	35	20,950 00	11	6,750 00
Totals.....	36	\$21,950 00	12	\$7,750 00
Paid during year.....	31	18,355 75	10	6,250 00
Balance.....	5	\$3,594 25	2	\$1,500 00
Saved by compromise.....		344 25		
Unpaid December 31, 1921.....	5	\$3,250 00	2	\$1,500 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	<i>Total Claims.</i>		<i>Ohio Claims.</i>	
	Number.	Amount.	Number.	Amount.
Unpaid December 31, 1921.....	144	\$10,858 99	43	\$1,900 09
Increase in estimated liability.....		1,396 14		1,117 37
Incurred during year.....	1,060	42,401 29	373	12,981 67
Totals.....	1,204	\$54,656 42	416	\$15,999 13
Paid during year.....	1,037	46,248 87	350	13,706 80
Rejected during year.....	72	\$3,699 83	26	\$656 83
Unpaid December 31, 1921.....	95	4,707 22	140	1,635 50

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	<i>Total Claims.</i>		<i>Ohio Claims.</i>	
	Number.	Amount.	Number.	Amount.
Unpaid December 31, 1920.....	11	\$4,771 25	4	\$672 50
Incurred during year.....	133	40,688 46	58	16,663 97
Totals.....	144	45,459 71	62	\$17,336 47
Paid during year.....	131	41,869 43	60	16,806 47
Balance.....	13	\$3,590 28	2	\$530 00
Saved by compromise.....		343 75		
Rejected during year.....	7	\$1,007 50	1	\$30 00
Unpaid December 21, 1921.....	6	2,239 03	1	500 00

AMERICAN RUSSIAN NATIONAL BROTHERHOOD.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1912; COMMENCED BUSINESS IN 1912.

ADMITTED INTO OHIO IN 1921.

MICHAEL SOLONTAY, President.

MICHAEL GARNECK, Secretary.

INCOME.

Assessments or premiums.....	\$10,729 56
Dues and per capita tax.....	1,118 91
Total received from members.....	\$11,848 47
Interest from all other sources.....	431 94
Total income.....	\$12,280 41
Ledger assets December 31, 1920.....	\$11,162 67
Total.....	\$23,443 10

DISBURSEMENTS.

Death claims.....	\$3,575 00
Salaries of officers and trustees.....	385 00
Other compensation of officers and trustees.....	208 75
Traveling and other expenses of officers, trustees and committees.....	7 33
Insurance department fees.....	25 00
Rent.....	150 00
Advertising, printing and stationery.....	150 95
Postage, express, telegraph and telephone.....	52 10
Lodge supplies.....	48 16
Official publication.....	88 25
Furniture and fixtures.....	105 00
Taxes, repairs and other expenses on real estate.....	177 00
Total disbursements.....	\$4,972 54
Balance.....	\$18,470 54

LEDGER ASSETS.

Cash in association's office.....	\$624 53
Deposits in trust companies and banks, not on interest.....	172 01
Deposits in trust companies and banks on interest.....	17,674 00
Total ledger assets.....	\$18,470 54

LIABILITIES.

Death claims adjusted, not due.....	\$450 00
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EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1921.....	\$10,030 54	\$401 96	\$187 65
Net amount received from members.....	10,012 42	362 29	354 85
Interest and rents.....	431 94		
Totals.....	\$20,474 90	\$764 25	\$542 50
Disbursements during year.....	3,550 00		25 00
Balance December 31, 1921.....	\$16,924 90	\$764 25	\$517 50

	Expense.	Totals.
Balance December 31, 1921.....	\$542 52	\$11,162 67
Net amount received from members.....	1,118 91	11,848 47
Interest and rents.....		431 94
Totals.....	\$1,661 43	\$23,443 08
Disbursements during year.....	1,397 54	4,972 54
Balance December 31, 1921.....	\$263 89	\$18,470 54

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	621	\$604,500 00
Benefit certificates written during year.....	26	25,000 00
Benefit certificates revived during year.....	2	2,000 00
Totals.....	649	\$631,500 00
Deduct terminated, decreased or transferred during year.....	52	51,000 00
Total benefit certificates in force December 31, 1921.....	597	\$580,500 00
Benefit certificates terminated by death during year.....	4	4,000 00
Benefit certificates terminated by lapse during year.....	48	47,000 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	4	\$4,000 00
Paid during year.....	3	3,550 00
Unpaid December 31, 1921.....	1	\$450 00

ASSOCIATION OF POLISH WOMEN IN THE U. S.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1917; COMMENCED BUSINESS IN 1913.

ADMITTED INTO OHIO IN 1917.

LOUISE JABLONSKA, President.

L. H. DZIEWECZYASKI, Secretary.

INCOME.

Assessments or premiums.....	\$10,678 30	
Dues and per capita tax.....	471 90	
Medical examiners' fees actually received.....	19 50	
Other payments by members.....	216 95	
Total received from members.....		\$11,386 65
Interest on mortgage loans.....	\$680 00	
Interest on bonds and dividends on stocks.....	304 00	
Interest from all other sources.....	769 31	
		1,753 31
Sale of lodge supplies.....		25 02
From all other sources.....		1,478 81
Total income.....		\$14,643 79
Ledger assets December 31, 1921.....		39,170 06
Total.....		\$53,813 85

DISBURSEMENTS.

Death claims	\$2,625 00
Salaries of officers and trustees.....	601 00
Other compensation of officers and trustees.....	102 00
Salaries and fees paid to supreme medical examiners.....	10 75
Insurance department fees.....	25 00
Postage, express, telegraph and telephone.....	104 76
Official publication.....	1,410 27
Other legal expenses.....	55 00
All other disbursements.....	268 00
Total disbursements.....	<u>\$5,201 78</u>
Balance.....	<u>\$48,612 07</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$18,500 00
Book value of bonds and stocks.....	6,000 00
Cash in association's office.....	228 56
Deposits in trust companies and banks, not on interest.....	1,534 34
Deposits in trust companies and banks on interest.....	21,329 17
Bills receivable.....	600 00
All other ledger assets.....	420 00
Total ledger assets.....	<u>\$48,612 07</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34 38	
Interest due and accrued on other assets.....	498 20	
		<u>532 58</u>
Gross assets		<u>\$49,144 65</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	600 00
Total admitted assets.....	<u>\$48,544 65</u>

LIABILITIES.

Death claims adjusted, not due.....	\$1,000 00
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EXHIBIT OF FUNDS.

	Mortuary.	Expense.	Totals.
Balance December 31, 1920.....	\$37,142 42	\$2,037 64	\$39,170 06
Net amount received from members.....	10,678 30	708 35	11,386 65
Interest and rents.....	1,073 31		1,073 31
Sale of lodge supplies.....		25 02	25 02
From all other sources.....		1,478 81	1,478 81
Totals.....	<u>\$49,564 03</u>	<u>\$4,249 82</u>	<u>\$53,813 85</u>
Disbursements during year.....	2,625 00	2,576 78	5,201 78
Balance.....	<u>\$46,939 03</u>	<u>\$1,673 04</u>	<u>\$48,612 07</u>
Balance December 31, 1921.....	\$46,939 03	\$1,673 04	\$48,612 07

EXHIBIT OF CERTIFICATES.

<i>Total Business.</i>		
	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,374	\$741,500 00
Benefit certificates written during year.....	74	45,750 00
Benefit certificates increased during year.....		1,500 00
Totals.....	1,448	\$788,750 00
Deduct terminated, decreased or transferred during year.....	79	41,250 00
Total benefit certificates in force December 31, 1921.....	1,369	\$747,500 00
Benefit certificates terminated by death during year.....	4	2,750 00
Benefit certificates terminated by lapse during year.....	75	38,500 00

EXHIBIT OF DEATH CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	3	\$1,250 00
Incurred during year.....	4	2,750 00
Totals.....	7	\$4,000 00
Paid during year.....	6	\$2,625 00
Balance.....	1	\$1,375 00
Saved by compromise.....		375 00
Unpaid December 31, 1921.....	1	\$1,000 00

BOHEMIAN SLAVONIC ROMAN CATHOLIC BENEVOLENT UNION.

Principal Office: CLEVELAND, ONIO.

INCORPORATED IN 1899; COMMENCED BUSINESS IN 1899.

ADMITTED INTO OHIO IN 1899.

FRANK VODRAZRA, President.

FRANK JAROUSER, Secretary.

INCOME.

Assessments or premiums.....	\$29,531 97	
Dues and per capita tax.....	632 00	
Total received from members.....		\$30,163 97
Interest on collateral loans.....	\$1,397 00	
Interest from all other sources.....	2,101 84	
		3,498 84
Sale of lodge supplies.....		181 00
From all other sources.....		5,005 25
Total income.....		\$38,849 00
Ledger assets December 31, 1921.....		\$75,032 64
Total.....		\$113,881 70

DISBURSEMENTS.

Death claims.....	\$17,450 00
Salaries of officers and trustees.....	745 00
Insurance department fees.....	25 00
Advertising, printing and stationery.....	156 15
Postage, express, telegraph and telephone.....	32 45
Lodge supplies.....	146 25
Official publication.....	10 00
All other disbursements.....	5,128 25
Total disbursements.....	\$23,693 10
Balance.....	\$90,188 60

LEDGER ASSETS.

Mortgage loans on real estate.....	\$32,950 00
Deposits in trust companies and banks, not on interest.....	3,523 19
Deposits in trust companies and banks on interest.....	53,715 41
Total ledger assets.....	\$90,188 60

LIABILITIES.

Death claims reported but not adjusted, No. 1.....	\$1,000 00
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EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Junior fund.
Balance December 31, 1920.....	\$16,401 91	\$52,400 00	\$3,575 32
Net amount received from members.....	28,565 02		966 95
Interest and rents.....	41 00	3,390 34	67 50
From all other sources.....		5,000 00	
Totals.....	\$45,0 7 93	\$60,790 34	\$4,609 77
Disbursements during year.....	22,000 00		450 00
Balance before transfers.....	\$23,007 93	\$60,790 34	\$4,159 77
Increase by transfers.....		1,591 90	
Balance.....	\$23,007 93	\$62,382 24	\$4,159 77
Decrease by transfers.....	1,428 25		243 73
Balance December 31, 1921.....	\$21,579 68	\$62,382 24	\$3,916 04
		Expense.	Totals.
Balance December 31, 1920.....		\$2,655 41	\$75,032 64
Net amount received from members.....		632 00	30,163 97
Interest and rents.....			3,498 84
From all other sources.....		186 25	5,186 23
Totals.....		\$3,473 66	\$113,881 70
Disbursements during year.....		1,243 10	23,693 10
Balance before transfers.....		\$2,230 56	\$90,188 60
Increase by transfers.....		243 73	1,835 63
Balance.....		\$2,474 29	\$92,024 23
Decrease by transfers.....		163 65	1,835 63
Balance December 31, 1921.....		\$2,310 64	\$90,188 60

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,249	\$1,148,500 00
Benefit certificates written during year.....	13	11,000 00
Totals.....	1,262	\$1,159,250 00
Deduct terminated, decreased or transferred during year.....	55	48,000 00
Total benefit certificates in force December 31, 1921.....	1,207	\$1,111,250 00
Benefit certificates terminated by death during year.....	14	14,000 00
Benefit certificates terminated by lapse during year.....	41	34,000 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,249	\$1,148,500 00
Benefit certificates written during year.....	13	11,000 00
Totals.....	1,262	\$1,159,250 00
Deduct terminated, decreased or transferred during year.....	55	48,000 00
Total benefit certificates in force December 31, 1921.....	1,207	\$1,111,250 00
Benefit certificates terminated by death during year.....	14	14,000 00
Benefit certificates terminated by lapse during year.....	41	34,000 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	5	\$4,000 00
Incurred during year.....	14	14,000 00
Totals.....	19	\$18,000 00
Paid during year.....	18	17,000 00
Unpaid December 31, 1921.....	1	\$1,000 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	5	\$4,000 00
Incurred during year.....	14	14,000 00
Totals.....	19	\$18,000 00
Paid during year.....	18	\$17,000 00
Unpaid December 31, 1921.....	1	\$1,000 00

CATHOLIC KNIGHTS OF OHIO.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1891; COMMENCED BUSINESS IN 1891.

HENRY M. GABEL, President.

GEORGE J. MATHAUER, Secretary.

INCOME.

Assessments or premiums.....	\$147,424 23	
Dues and per capita tax.....	14,607 10	
Medical examiners' fees actually received.....	292 75	
Other payments by members.....	48,749 22	
Total received from members.....		\$211,073 30
Interest on bonds and dividends on stocks.....	\$42,055 75	
Interest from all other sources.....	1,055 65	
		43,111 40
Sale of lodge supplies.....		411 42
From all other sources.....		595 75
Gross increase, by adjustment, in book value of bonds.....		\$2,505 02
Total income.....		\$257,696 89
Ledger assets December 31, 1920.....		933,170 76
Total.....		\$1,190,867 65

DISBURSEMENTS.

Death claims.....	\$152,500 00	
Other benefits.....	11,000 00	
Total benefits paid.....		\$163,500 00
Salaries of officers and trustees.....		6,871 50
Salaries of office employees, No. 2.....		1,745 00
Salaries and fees paid to supreme medical examiners.....		306 10
Traveling and other expenses of officers, trustees and committees.....		2,955 37
Insurance department fees.....		25 00
Rent.....		1,675 65
Advertising, printing and stationery.....		2,089 93
Postage, express, telegraph and telephone.....		404 14
Lodge supplies.....		749 23
Official publication.....		1,851 00
Statistics.....		3 75
All other disbursements.....		3,603 29
Gross decrease, by adjustment, in book value of bonds.....		1,444 05
Total disbursements.....		\$187,224 01
Balance.....		\$1,004,888 08

LEDGER ASSETS.

Mortgage loans on real estate.....	\$16,269 17
Book value of bonds and stocks.....	983,462 74
Deposits in trust companies and banks on interest.....	5,156 17
Total ledger assets.....	\$1,004,888 08

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$11,182 59	
Interest due and accrued on collateral loans.....	1,089 81	
		\$12,272 40
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	12,471 01	
All other assets.....	1,076,801 04	
Gross assets.....		\$2,106,432 53

LIABILITIES.

Death claims due and unpaid.....	\$24,000 00
Salaries, rents, expenses, commissions, due or accrued.....	989 87
Total liabilities.....	<u>\$24,989 87</u>

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Associate department.
Balance December 31, 1920.....	\$16,427 83	\$913,676 44	
Net amount received from members.....	195,727 45		\$483 50
Interest and rents.....		43,059 54	
From all other sources.....		2,500 02	
Totals	\$212,155 28	\$959,241 00	\$483 50
Disbursements during year..	163,500 00	1,499 05	
Balance before transfers.....	\$48,655 28	\$957,741 95	\$483 50
Increase by transfers.....		45,365 00	
Balance.....	\$48,655 28	\$1,003,106 95	\$483 50
Decrease by transfers.....	45,365 06	2,455 58	182 50
Balance December 31, 1921.....	\$3,290 28	\$1,000,651 37	\$301 00

	Expense.	Totals.
Balance December 31, 1920.....	\$3,066 49	\$933,170 76
Net amount received from members.....	14,862 35	211,073 30
Interest and rents.....	51 86	43,111 40
Sale of lodge supplies.....	411 42	411 42
From all other sources.....	595 75	3,095 77
Totals.....	\$18,957 87	\$1,197,867 65
Disbursements during year..	22,224 96	187,224 01
Balance before transfers.....	\$3,237 09	\$1,003,643 64
Increase by transfers.....	3,882 52	49,247 52
Balance.....	\$645 43	\$1,005,891 16
Decrease by transfers.....		48,003 08
Balance December 31, 1921.....	\$645 43	\$1,004,888 08

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	8,134	\$9,716,000 00
Benefit certificates written during year.....	224	205,500 00
Benefit certificates received during year.....	30	28,000 00
Benefit certificates increased during year.....	.....	9,500 00
Totals.....	<u>8,388</u>	<u>\$9,959,000 00</u>
Deduct terminated, decreased or transferred during year.....	<u>355</u>	<u>388,000 00</u>
Total benefit certificates in force December 31, 1921.....	8,033	\$9,571,000 00
Benefit certificates terminated by death during year.....	94	145,500 00
Benefit certificates terminated by lapse during year.....	176	157,500 00
Benefit certificates terminated during year.....	78	70,500 00
Benefit certificates terminated by cash settlement during year.....	7	11,000 00
Benefit certificates decreased during year.....	.....	3,500 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

Unpaid December 31, 1920.....	22	\$31,000 00
Incurred during year.....	94	145,500 00
Totals.....	116	\$176,500 00
Paid during year.....	98	152,500 00
Unpaid December 31, 1921.....	18	\$24,000 00

CATHOLIC LADIES OF COLUMBIA.

Principal Office: CANTON, OHIO.

INCORPORATED IN 1897; COMMENCED BUSINESS IN 1896.

ELIZABETH C. WOLF, President.

ELIZABETH FRYBERGER, Secretary.

INCOME.

Assessments or premiums.....	\$78,282 45	
Dues and per capita tax.....	8,102 50	
Medical examiners' fees actually received.....	2,384 00	
Total received from members.....		\$88,768 95
Interest on mortgage loans.....	\$186 88	
Interest on bonds and dividends on stocks.....	23,215 07	
Interest from all other sources.....	567 03	
		\$23,968 98
Sale of lodge supplies.....		617 62
From all other sources.....		219 75
Gross profit on sale or maturity of bonds.....		8 50
Total income.....		\$113,583 80
Ledger assets December 31, 1921.....		\$472,145 33
Total.....		\$585,729 13

DISBURSEMENTS.

Death claims.....	\$38,000 00	
Sick and accident claims.....	13,620 00	
Total benefits paid.....		\$51,620 00
Commissions and fees to deputies or organizers.....		1,511 20
Salaries of officers and trustees.....		3,215 00
Salaries and fees paid to supreme medical examiners.....		1,801 00
Salaries and fees paid to subordinate medical examiners.....		2,068 00
Traveling and other expenses of officers, trustees and committees.....		831 11
Insurance department fees.....		55 00
Rent.....		360 00
Postage, express, telegraph and telephone.....		509 62
Lodge supplies.....		1,823 52
Official publication.....		1,130 25
Other legal expenses.....		100 00
All other disbursements.....		734 30
Gross loss on sale or maturity of bonds.....		110 00
Total disbursements.....		\$65,869 00
Balance.....		\$519,860 13

LEDGER ASSETS.

Mortgage loans on real estate.....	\$2,750 00
Book value of bonds and stocks.....	487,796 27
Deposits in trust companies and banks on interest.....	27,313 86
Total ledger assets.....	\$519,860 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$41 25
Interest due and accrued on bonds.....	10,822 11
Gross assets.....	10,863 36
	\$530,723 49

DEDUCT ASSETS NOT ADMITTED.

Overdue, and accrued interest on bonds in default.....	\$350 00
Book value of bonds and stocks over market value.....	8,302 88
Total admitted assets.....	8,652 88
	\$522,070 61

LIABILITIES.

Death claims reported but not adjusted, No. 7.....	\$3,500 00
Death claims incurred in 1920, not reported until 1921.....	250 00
Sick and accident claims incurred in 1920, not reported until 1921.....	560 00
Advance assessments	436 00
Total liabilities.....	\$4,746 00

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$17,048 60	\$410,476 35	\$2,800 62
Net amount received from members.....	63,309 55		14,972 90
Interest and rents.....		21,350 20	
From all other sources.....		6 65	
Totals.....	\$80,358 15	\$432,020 08	\$17,773 52
Disbursements during year.....	38,000 00	28 00	14,722 80
Balance before transfers.....	\$42,358 15	\$431,992 08	\$3,050 72
Increase by transfers.....		33,126 52	
Balance.....	\$42,358 15	\$465,118 60	\$3,050 72
Decrease by transfers.....	33,126 52		
Balance December 31, 1921.....	\$9,231 63	\$465,118 60	\$3,050 72
	Disability reserve.	Expense.	Totals.
Balance December 31, 1920.....	\$36,643 85	\$5,175 91	\$472,145 33
Net amount received from members.....		10,486 50	88,768 95
Interest and rents.....	2,078 09	353 81	23,782 10
Sale of lodge supplies.....		617 62	617 62
From all other sources.....	1 85	147 75	156 25
Totals.....	\$38,723 79	\$16,853 59	\$585,729 13
Disbursements during year.....	112 00	13,006 20	65,869 00
Balance December 31, 1921.....	\$38,611 79	\$3,847 39	\$519,860 13

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	6,555	\$3,664,250 00
Benefit certificates written during year.....	962	442,250 00
Benefit certificates increased during year.....		3,750 00
Totals.....	7,517	\$4,110,250 00
Deduct terminated, decreased or transferred during year.....	274	134,250 00
Total benefit certificates in force December 31, 1921.....	7,243	\$3,976,000 00
Benefit certificates terminated by death during year.....	68	38,000 00
Benefit certificates terminated by lapse during year.....	206	94,500 00
Benefit certificates decreased during year.....		1,750 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1921.....	6,456	\$3,630,250 00
Benefit certificates written during year.....	882	415,500 00
Benefit certificates increased during year.....		3,750 00
Totals.....	7,348	\$4,049,500 00
Deduct terminated, decreased or transferred during year.....	271	133,500 00
Total benefit certificates in force December 31, 1921.....	7,077	\$3,916,000 00
Benefit certificates terminated by death during year.....	67	37,750 00
Benefit certificates terminated by lapse during year.....	204	94,000 00
Benefit certificates decreased during year.....		1,750 06

Received during the year from members in Ohio: Mortuary, \$62,643.07; disability, \$14,879.90; expense, \$10,229.68; total, \$87,752.65.

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	5	\$3,750 00
Incurred during year.....	68	38,000 00
Totals.....	73	\$41,750 00
Paid during year.....	65	38,000 00
Unpaid December 31, 1921.....	8	\$3,750 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	5	\$3,750 00
Incurred during year.....	67	37,750 00
Totals.....	72	\$41,500 00
Paid during year.....	65	38,000 00
Unpaid December 31, 1921.....	7	\$3,500 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	443	\$13,620 00
Paid during year.....	443	\$13,620 00

Ohio Claims.

	Number.	Amount.
Incurred during year.....	441	\$13,590 00
Paid during year.....	441	\$13,590 00

CENTRAL-VERBAND DER SIEBENBURGER SACHSEN.

Principal Office: ALLIANCE, OHIO.

MARTIN OLZNER, President.

GEO. MARTINI, Secretary.

INCOME.

Membership fees actually received.....	\$20,957 53	
Dues and per capita tax.....	13,157 49	
Total received from members.....		\$34,115 02
Interest on bonds and dividends on stocks.....	\$237 50	
Interest from all other sources.....	4,515 58	
		4,753 08
Sale of lodge supplies.....		78 88
Total income.....		\$38,946 98
Ledger assets December 31, 1921.....		122,321 44
Total.....		\$161,268 42

DISBURSEMENTS.

Death claims.....	\$17,600 00
Salaries of officers and trustees.....	1,120 00
Salaries and fees paid to supreme medical examiners.....	60 00
Traveling and other expenses of officers, trustees and committees.....	58 42
Insurance department fees.....	25 00
Advertising, printing and stationery.....	1,386 97
Postage, express, telegraph and telephone.....	70 27
Official publication.....	4,988 79
Expense of supreme lodge meeting.....	503 25
Legal expense in litigating claims.....	647 63
All other disbursements.....	3,934 36
Total disbursements.....	\$30,394 64
Balance.....	\$130,873 73

LEDGER ASSETS.

Book value of real estate.....	\$41,197 38
Book value of bonds and stocks.....	7,500 00
Deposits in trust companies and banks, not on interest.....	5,062 42
Deposits in trust companies and banks on interest.....	77,113 92
Total ledger assets.....	\$130,873 73

LIABILITIES.

Death claims due and unpaid.....	\$1,200 00
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EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Expense.	Totals.
Balance December 31, 1921.....	\$81,124 06	\$41,197 38		\$122,321 44
Net amount received from members.....	20,957 53		13,157 49	34,115 02
Interest and rents.....	4,753 08			4,753 08
Sale of lodge supplies.....			78 88	78 88
Totals.....	\$106,834 67	\$41,197 38	\$13,236 37	\$161,268 42
Disbursements during year.....	17,600 00		12,794 69	30,394 64
Balance December 31, 1921.....	\$89,234 67	\$41,197 38	\$441 68	\$130,873 73

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	3,735	\$1,494,000 00
Benefit certificates written during year.....	205	
Deduct terminated, decreased or transferred during year.....	474	
Total benefit certificates in force December 31, 1921.....	3,466	\$1,415,000 00
Benefit certificates terminated by death during year.....	44	
Benefit certificates terminated by lapse during year.....	430	
Received during the year from members in Ohio: Mortuary, \$20,957.53; expense, \$13,157.49; total, \$34,151.02.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Paid during year.....	44	\$17,600 00
Unpaid December 31, 1921.....	3	\$1,200 00

CLEVELAND SLOVAK UNION.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1899; COMMENCED BUSINESS IN 1899.

ADMITTED INTO OHIO IN 1916.

GEO. A. PUTKA, President.

A. J. STUPJANSKY, Secretary.

INCOME.

Assessments or premiums.....		\$22,412 88
Interest on collateral loans.....	\$980 00	
Interest on bonds and dividends on stocks.....	662 50	
Interest from all other sources.....	1,850 15	
		3,492 65
From all other sources.....		505 80
Total income		\$26,411 33
Ledger assets December 31, 1920.....		67,441 43
Total.....		\$93,852 76

DISBURSEMENTS.

Death claims.....	\$6,150 00	
Permanent disability claims.....	150 00	
		\$6,300 00
Salaries of officers and trustees.....		966 50
Insurance department fees.....		25 00
Rent.....		8 50
Lodge supplies.....		19 50
Official publication.....		973 00
All other disbursements.....		323 12
Borrowed money repaid.....		400 00
Total disbursements.....		\$9,015 52
Balance.....		\$84,837 24

LEDGER ASSETS.

Book value of bonds and stocks.....	\$27,000 00
Deposits in trust companies and banks on interest.....	55,837 11
All other ledger assets.....	2,000 13
Total ledger assets.....	\$84,837 24

LIABILITIES.

Death claims due and unpaid.....	\$1,000 00
Salaries, rents, expenses, commissions, due or accrued.....	510 50
Total liabilities.....	\$1,510 50

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$65,814 55	\$1,050 72	\$82 17
Net amount received from members.....	19,340 58	94 00	180 60
Interest and rents.....	3,435 40	55 05	2 20
Totals.....	\$88,590 53	\$1,199 77	\$264 99
Disbursements during year.....	6,300 00		
Balance before transfers.....	\$82,290 53	\$1,119 77	\$264 97
Balance December 31, 1921.....	\$82,290 53	\$1,119 77	\$264 97
		Expense.	Totals.
Balance December 31, 1920.....		\$493 99	\$67,441 43
Net amount received from members.....		2,797 70	22,412 88
Interest and rents.....			3,492 65
From all other sources.....		505 80	505 80
Totals.....		\$3,797 49	\$93,852 76
Disbursements during year.....		2,715 52	9,015 52
Balance before transfers.....		\$1,081 97	\$848,837 24
Balance December 31, 1921.....		\$1,081 97	\$84,837 24

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,475	\$1,133,750 00
Benefit certificates written during year.....	91	\$88,000 00
Totals.....	1,566	\$1,221,750 00
Deduct terminated, decreased or transferred during year.....	78	63,000 00
Total benefit certificates in force December 31, 1921.....	1,488	\$1,158,750 00
Benefit certificates terminated by death during year.....	9	6,500 00
Benefit certificates terminated by lapse during year.....	69	\$56,500 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,475	\$1,133,750 00
Benefit certificates written during year.....	91	88,000 00
Totals.....	1,566	\$1,221,750 00
Deduct terminated, decreased or transferred during year.....	78	63,000 00
Total benefit certificates in force December 31, 1921.....	1,488	\$1,158,750 00
Benefit certificates terminated by death during year.....	9	6,500 00
Received during the year from members in Ohio: Mortuary, \$19,340.58; reserve, \$94.00; disability, \$180.60; expense, \$2,797.70; total, \$22,412.88.		

EXHIBIT OF DEATH CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	1	\$750 00
Incurred during year.....	9	6,500 00
Totals.....	10	\$7,250 00
Balance.....	9	\$6,250 00

<i>Ohio Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1920.....	1	\$750 00
Incurred during year.....	9	6,500 00
Totals.....	10	\$7,250 00
Balance.....	9	\$6,250 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

<i>Total Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1921.....	1	\$1,000 00

<i>Ohio Claims.</i>		
	Number.	Amount.
Unpaid December 31, 1921.....	1	\$1,000 00

FIRST CATHOLIC SLOVAK UNION OF U. S. OF AMERICA.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1892; COMMENCED BUSINESS IN 1892.

ADMITTED INTO OHIO IN 1892.

ANDREW H. DORKO, President.

MICHAEL SENKO, Secretary.

INCOME.

Membership fees actually received.....	\$710 00	
All other assessments or premiums.....	689,551 50	
Dues and per capita tax.....	91 12	
Other payments by members.....	346 75	
Tota received from members.....		\$690,699 37
Interest on mortgage loans.....	\$3,271 15	
Interest on bonds and dividends on stocks.....	45,900 00	
Interest from all other sources.....	29,536 92	
Gross rent.....	2,016 00	
		80,724 07
From all other sources.....		60,643 69
Gross increase, by adjustment, in book value of bonds.....		13,109 92
Total income.....		\$845,177 05
Ledger assets December 31, 1920.....		2,172,573 47
Total.....		\$3,017,750 52

DISBURSEMENTS.

Death claims.....	\$374,850 00	
Other benefits.....	9,657 54	
Total benefits paid.....		\$384,507 54
Salaries of officers and trustees.....		9,523 63
Salaries of office employes, No. 6.....		4,778 60
Traveling and other expenses of officers, trustees and committees.....		4,542 99
Insurance department fees.....		35 00
Rent, including \$1,830.00 for association's occupancy of its own buildings..		2,010 00
Advertising, printing and stationery.....		8,542 06
Postage, express, telegraph and telephone.....		1,058 88
Official publication.....		41,844 99
Expense of supreme lodge meeting.....		59 80
Legal expenses.....		1,501 24
Taxes, repairs and other expenses on real estate.....		1,716 33
All other disbursements.....		79,168 12
Borrowed money refunded.....		550 00
Gross loss on sale of real estate.....		573 86
Total disbursements.....		\$540,413 03
Balance.....		\$2,477,337 49

LEDGER ASSETS.

Book value of real estate.....	\$236,111 21
Mortgage loans on real estate.....	91,116 94
Book value of bonds and stocks.....	1,202,800 00
Cash in association's office.....	3,149 94
Deposits in trust companies and banks on interest.....	872,108 47
Bills receivable, \$12,307.34; unexpired insurance, \$514.99.....	12,822 33
All other ledger assets.....	59,228 60
Total ledger assets.....	\$2,477,337 49

NON-LEDGER ASSETS.

Interest due and accrued on mortgage.....	\$1,114 76
Interest due and accrued on bonds.....	12,080 91
	13,195 67
Market value of real estate over book value.....	\$15,900 60
Gross assets.....	\$2,506,433 76

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$12,307 34
Book value of bonds and stocks over market value.....	17,734 45
Other items.....	59,228 60
	89,270 39
Total admitted assets.....	\$2,417,163 37

LIABILITIES.

Death claims due and unpaid.....	\$4,900 00
Death claims adjusted, not due.....	37,250 00
Death claims resisted.....	500 00
Total liabilities.....	\$42,650 00

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.	Home fund.
Balance December 31, 1920.....	\$1,367,474 86	\$422,941 62	\$21,329 60	\$252,522 76
Net amount received from members..	531,939 68	28,761 53	16,706 70	28,849 58
Interest and rents.....	58,272 54	14,151 80	629 16	1,966 14
From all other sources.....	13,109 92			2,173 46
Totals.....	\$1,970,797 00	\$469,126 10	\$38,665 46	\$285,511 94
Disbursements during year.....	374,850 00		19,657 54	23,552 59
Balance December 31, 1921.....	\$1,595,947 00	\$469,126 10	\$19,007 92	\$261,959 35

	National fund.	Expense.	Totals.
Balance December 31, 1920.....	\$9,573 77	\$98,730 86	\$2,172,573 47
Net amount received from members.....		84,441 88	690,699 37
Interest and rents.....		2,433 28	77,452 92
From all other sources.....		58,470 23	64,753 61
Totals	\$9,573 77	\$244,676 25	\$3,017,750 52
Disbursements during year.....	9,573 77	112,779 13	540,413 03
Balance December 31, 1921.....		\$131,297 12	\$2,477,337 49

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	50,567	\$41,219,500 00
Benefit certificates written during year.....	2,376	2,184,000 00
Totals.....	52,943	\$43,403,500 00
Deduct terminated, decreased or transferred during year.....	2,536	2,054,750 00
Total benefit certificates in force December 31, 1921.....	50,407	\$41,348,750 00
Benefit certificates terminated by death during year.....	475	386,500 00
Terminated by lapse.....	2,061	1,668,250 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	6,536	\$5,512,500 00
Benefit certificates written during year.....	238	226,000 00
Benefit certificates received by transfer during year.....	82	69,250 00
Totals	6,856	\$5,807,750 00
Deduct terminated, decreased or transferred during year.....	466	391,500 00
Total benefit certificates in force December 31, 1921.....	6,390	\$5,416,250 00
Benefit certificates terminated by death during year.....	43	35,000 00
Benefit certificates terminated by lapse during year.....	368	311,250 00
Benefit certificates transferred during year.....	55	45,250 00
Received during the year from members in Ohio: Mortuary, \$70,224.00; reserve, \$3,676.00; indigent, \$2,012.94; home, \$3,354.90; expense, \$8,051.66; total, \$87,319.60.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	48	\$39,300 00
Incurred during year.....	475	386,500 00
Totals	523	\$425,800 00
Paid during year.....	472	374,850 00
Balance.....	51	\$50,950 00
Saved by compromise.....		8,300 00
Unpaid December 31, 1921.....	51	\$42,650 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1921.....	4	\$3,500 00
Incurred during year.....	43	35,000 00
Totals.....	47	\$38,500 00
Paid during year.....	42	32,500 00
Balance.....	5	\$5,000 00
Saved by compromise.....		1,000 00
Unpaid December 31, 1921.....	5	\$5,000 00

FIRST CATHOLIC SLOVAK LADIES UNION.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1899; COMMENCED BUSINESS IN 1892.

ADMITTED INTO OHIO IN 1916.

FRANCES C. JAKABCIN, President.

MARIA E. GREGA, Secretary.

INCOME.

Assessments or premiums.....	\$398,708 00	
Dues and per capita tax.....	4,563 45	
Other payments by members.....	38,799 10	
Total received from members.....		\$442,070 55
Interest on mortgage loans.....	\$375 00	
Interest on bonds and dividends on stocks.....	18,414 44	
Interest from all other sources.....	24,745 01	
		\$43,534 45
Sale of lodge supplies.....		1,112 51
From all other sources.....		136 00
Total income.....		\$486,853 51
Ledger assets December 31, 1920.....		1,018,638 04
Total.....		\$1,505,491 55

DISBURSEMENTS.

Death claims.....	\$234,575 00	
Other benefits.....	13,392 64	
Total benefits paid.....		\$247,967 64
Salaries of officers and trustees.....	6,454 00	
Salaries of office employees, No. 2.....	1,620 00	
Other compensation of office employees.....	400 00	
Salaries and fees paid to supreme medical examiners.....	150 00	
Traveling and other expenses of officers, trustees and committees.....	3,314 00	
Insurance department fees.....	30 00	
Rent.....	984 00	
Advertising, printing and stationery.....	2,159 75	
Postage, express, telegraph and telephone.....	1,523 98	
Lodge supplies.....	1,129 01	
Official publication.....	2,029 55	
Furniture and fixtures.....	569 05	
All other disbursements.....	2,473 60	
Total disbursements.....		\$270,894 89
Balance.....		\$1,234,596 66

LEDGER ASSETS.

Mortgage loans on real estate.....	\$15,000 00
Book value of bonds and stocks.....	451,475 00
Deposits in trust companies and banks on interest.....	763,000 17
All other ledger assets.....	5,121 49
Total ledger assets.....	\$1,234,596 66

DEDUCT ASSETS NOT ADMITTED.

Other items.....	\$5,121 49
Total admitted assets.....	\$1,229,475 17

LIABILITIES.

Death claims due and unpaid, No. 26.....	\$22,250 00	
Death claims resisted, No. 4.....	3,500 00	
Death claims incurred in 1921, not reported until 1922, No. 5.....	5,000 00	
		30,750 00
Total liabilities.....		\$30,750 00

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$845,427 06	\$111,167 15	\$7,077 36
Net amount received from members.....	357,119 75	17,574 24	7,301 36
Interest and rents.....	36,295 08	5,401 80	201 30
Totals.....	\$1,239,216 89	\$134,143 19	\$14,580 02
Disbursements during year.....	234,575 00		6,950 00
Balance before transfers.....	\$1,004,641 89	\$134,143 19	\$7,630 02
Increase by transfers.....		25,000 00	
Balance December 31, 1921.....	\$1,004,641 89	\$159,143 19	\$7,630 02

	Charity fund.	Expense.	Totals.
Balance December 31, 1920.....	\$10,023 13	\$44,943 34	\$1,018,638 04
Net amount received from members.....	3,656 68	56,418 52	442,070 55
Interest and rents.....	255 79	1,005 48	43,159 45
Sale of lodge supplies.....		1,112 51	1,112 51
From all other sources.....		136 00	136 00
Totals.....	\$13,935 60	\$103,615 85	\$1,505,491 55
Disbursements during year.....	6,442 64	22,927 25	270,894 89
Balance before transfers.....	\$7,492 96	\$80,688 60	\$1,234,596 66
Increase by transfers.....			25,000 00
Balance.....	\$7,492 96	\$80,688 60	\$1,259,596 66
Decrease by transfers.....		25,000 00	25,000 00
Balance December 31, 1921.....	\$7,492 96	\$55,688 60	\$1,234,596 60

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	32,838	\$30,210,550 00
Benefit certificates written during year.....	2,373	2,201,150 00
Benefit certificates revived during year.....	39	33,000 00
Benefit certificates increased during year.....		13,250 00
Totals.....	35,250	\$32,457,950 00

Deduct terminated, decreased or transferred during year.....	1,071	\$946,250 00
Total benefit certificates in force December 31, 1921.....	34,179	\$1,511,700 00
Benefit certificates terminated by death during year.....	283	248,400 00
Benefit certificates terminated by lapse during year.....	788	696,350 00
Benefit certificates decreased during year.....		1,500 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	5,760	\$5,410,750 00
Benefit certificates written during year.....	289	275,000 00
Benefit certificates revived during year.....	5	4,500 00
Benefit certificates received by transfers during year.....	55	52,250 00
Benefit certificates increased during year.....		1,000 00
Totals.....	6,109	\$5,743,500 00
Deduct terminated, decreased or transferred during year.....	245	229,250 00
Total benefit certificates in force December 31, 1921.....	5,864	\$5,514,250 00
Benefit certificates terminated by death during year.....	35	32,500 00
Benefit certificates terminated by lapse during year.....	179	166,750 00
Benefit certificates transferred during year.....	31	30,000 00
Received during the year from members in Ohio: Mortuary, \$61,567.89; reserve, \$2,889.50; indigent, \$1,285.18; charity, \$642.58; expense, \$9,008.58; total, \$75,393.73.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	17	\$14,450 00
Incurred during year.....	283	248,400 00
Totals.....	300	\$262,850 00
Paid during year.....	270	234,575 00
Balance.....	30	\$28,275 00
Saved by compromise.....		2,525 00
Rejected during year.....	4	\$3,500 00
Unpaid December 31, 1921.....	26	\$22,250 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	2	\$1,200 00
Incurred during year.....	35	32,500 00
Totals.....	37	\$33,700 00
Paid during year.....	35	31,450 00
Balance.....	2	\$2,250 00
Saved by compromise.....		750 00
Unpaid December 31, 1921.....	2	\$1,500 00

THE NATIONAL CAMP IMPROVED ORDER OF WOODMEN.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1920; COMMENCED BUSINESS IN 1921.

ADMITTED INTO OHIO IN 1921.

C. C. CADE, President.

J. R. JOHNSON, Secretary.

INCOME.

Assessments or premiums.....	\$2,784 50
Interest on bonds and dividends on stocks.....	12 98
Total income.....	\$2,797 39

DISBURSEMENTS.

Death claims.....	\$2,000 00
Balance before transfers—mortuary fund, \$776.64; expenses fund, \$20.75.....	\$797 39

LEDGER ASSETS.

Cash in association's office.....	\$134 15
Deposits in trust companies and banks on interest.....	663 14
Total ledger assets.....	\$797 29

EXHIBIT OF FUNDS.

	Mortuary.	Expense.	Totals.
Net amount received from members.....	\$2,763 75	\$20 75	\$2,784 50
Interest and rents.....	12 89		12 89
Totals.....	\$2,776 64	\$20 75	\$2,797 39
Disbursements during year.....	2,000 00		\$2,000 00
Balance December 31, 1921.....	\$776 64	\$20 75	\$797 39

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates revived during year.....	595	\$548,500 00
Deduct terminated, decreased or transferred during year.....	6	6,000 00
Total benefit certificates in force December 31, 1921.....	589	\$542,500 00
Benefit certificates terminated by death during year.....	6	

Total Ohio Business.

	Number.	Amount.
Benefit certificates revived during year.....	595	\$548,500 00
Benefit certificates terminated by death during year.....	6	
Received during the year from members in Ohio: Mortuary, \$2,763.75; expense, \$20.75; total, \$2,784.50.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Paid during year.....	6	\$2,000 00

Ohio Claims.

	Number.	Amount.
Paid during year.....	6	\$2,000 00

NATIONAL UNION ASSURANCE SOCIETY.

Principal Office: TOLEDO, OHIO.

INCORPORATED IN 1881; COMMENCED BUSINESS IN 1881.

ADMITTED INTO OHIO IN 1881.

D. A. HELPMAN, President.

E. A. MYERS, Secretary

INCOME.

Membership fees actually received.....	\$33 00	
All other assessments or premiums.....	3,268,205 13	
Dues and per capita tax.....	4,607 00	
Other payments by members.....	99 35	
Total received from members.....		\$3,272,944 48
Interest on bonds and dividends on stocks.....	\$68,432 16	
Interest from all other sources.....	10,830 43	
Gross rent.....	2,625 00	
		\$81,887 59
Sale of lodge supplies.....		1,314 77
From all other sources.....		1,892 50
Gross increase, by adjustment, in book value of bonds.....		6,585 26
Total income.....		\$3,364,624 87
Ledger assets December 31, 1920.....		1,751,158 28
Total.....		\$5,115,783 15

DISBURSEMENTS.

Death claims.....	\$1,886,873 35	
Other benefits.....	156,500 00	
	1,239 56	
Total benefits paid.....		\$2,044,612 91
Commissions and fees to deputies or organizers.....		347,471 95
Salaries of deputies and organizers.....		29,685 00
Salaries of managers or agents.....		5,500 00
Salaries of officers and trustees.....		23,100 00
Salaries and other compensation of committees.....		3,285 00
Salaries of office employees.....		69,434 42
Other compensation of office employees.....		50 00
Salaries and fees paid to supreme medical examiners.....		5,500 00
Salaries and fees paid to subordinate medical examiners.....		3,998 00
Traveling and other expenses of officers, trustees and committees.....		12,341 75
Collection of assessments and dues.....		12,843 29
Insurance department fees.....		689 15
Rent.....		15,143 75
Advertising, printing and stationery.....		14,506 33
Postage, express, telegraph and telephone.....		6,732 82
Legal expenses in litigating claims.....		973 49
Furniture and fixtures.....		9,449 10
Taxes, repairs and other expenses on real estate.....		13,769 63
All other disbursements.....		34,389 98
Borrowed money repaid.....		150,000 00
Interest on borrowed money.....		3,104 83
Gross loss on sale or maturity of bonds.....		24,431 38
Gross decrease, by adjustment, in book value of care of bonds, \$341.34; bonds, \$1,166.96.....		1,508 30
Total disbursements.....		\$2,832,521 07
Balance.....		\$2,283,262 08

LEDGER ASSETS.

Book value of real estate.....	\$130,405 34
Book value of bonds.....	1,833,994 11
Deposits in trust companies and banks on interest.....	318,369 37
All other ledger assets.....	493 25
Total ledger assets.....	\$2,283,262 07

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$23,111 77
Market value of real estate over book value.....	15,000 00
Market value of bonds and stocks over book value.....	96,598 89
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	213,144 70
All other assets.....	686,730 20
Gross assets.....	\$3,317,547 63

LIABILITIES.

Death claims reported but not adjusted, No. 142.....	\$309,178 00
Death claims incurred in 1920, not reported until 1921.....	19,000 00
	328,178 00
Salaries, rents, expenses, commissions, due or accrued.....	10,684 44
Taxes, due or accrued.....	633 81
All other liabilities.....	2,444,333 00
Total liabilities.....	\$2,783,829 25

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Protection.
Balance December 31, 1920.....	\$46,794 28	\$691,630 32	\$905,136 31
Net amount received from members.....	1,144,906 59		1,548,504 80
Interest and rents.....	4,076 30	25,663 31	51,340 94
From all other sources.....		90 60	6,486 02
Totals.....	\$1,195,777 17	\$717,384 23	\$2,511,468 07
Disbursements during year.....	1,342,646 06	178,899 22	702,112 14
Balance before transfers.....	\$146,868 89	\$538,485 10	\$1,809,355 93
Increase by transfers.....	\$210,000 00		
Balance.....	\$63,131 11	\$538,485 10	\$1,809,355 93
Decrease by transfers.....		210,000 00	
Balance December 31, 1921.....	\$63,131 11	\$328,485 10	\$1,809,355 93
		Expense.	Totals.
Balance December 31, 1921.....		\$107,597 37	\$1,751,158 28
Net amount received from members.....		579,533 09	3,272,944 48
Interest and rents.....		807 04	81,887 59
Sale of lodge supplies.....		1,314 77	1,314 77
From all other sources.....		1,901 41	8,478 03
Totals.....		\$691,153 68	\$5,115,783 15
Disbursements during year.....		608,863 66	2,832,521 08
Balance before transfers.....		\$82,290 02	\$2,283,262 08
Increase by transfers.....			210,000 00
Balance.....		\$82,290 02	\$2,493,262 08
Decrease by transfers.....			210,000 00
Balance December 31, 1921.....		\$82,290 02	\$2,283,262 08

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	42,121	\$71,374,580 00
Benefit certificates written during year.....	1,011	1,126,646 06
Benefit certificates increased during year.....		169,997 00
Totals.....	43,132	\$72,671,223 06
Deduct terminated, decreased or transferred during year.....	4,789	8,771,643 06
Total benefit certificates in force December 31, 1921.....	38,343	\$63,899,580 00
Benefit certificates terminated by death during year.....	883	1,959,827 55
Benefit certificates terminated by lapse during year.....	3,682	5,873,000 00
Benefit certificates terminated by old age during year.....	224	626,000 00
Benefit certificates decreased during year.....		312,815 51

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	8,054	\$13,660,470 00
Benefit certificates written during year.....	51	83,000 00
Benefit certificates received by transfers during year.....	860	1,876,500 00
Benefit certificates increased during year.....		35,030 00
Totals.....	8,965	\$15,655,000 00
Deduct terminated, decreased or transferred during year.....	1,168	1,960,590 00
Total benefit certificates in force December 31, 1921.....	7,797	\$13,694,410 00
Benefit certificates terminated by death during year.....	226	514,358 83
Benefit certificates terminated by lapse during year.....	479	479,000 00
Benefit certificates transferred during year.....	377	741,500 00
Benefit certificates terminated by old age during year.....	86	199,500 00
Benefit certificates decreased during year.....		26,231 17
Received during the year from members in Ohio: Mortuary, \$615,568.71; expense, \$117,517.86; total, \$733,086.57.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1921.....	114	\$240,500 00
Incurred during year.....	883	1,959,827 55
Totals.....	997	\$2,200,327 55
Paid during year.....	855	1,886,873 35
Balance.....	142	\$313,454 35
Saved by compromise.....		4,276 20
Unpaid December 31, 1921.....	142	\$309,178 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	31	\$85,000 00
Incurred during year.....	226	514,358 83
Totals.....	257	\$599,358 83
Paid during year.....	223	526,300 83
Balance.....	34	\$73,058 00
Unpaid December 31, 1921.....	34	\$73,058 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	224	\$156,500 00
Paid during year.....	224	156,500 00

Ohio Claims.

	Number.	Amount.
Incurred during year.....	86	\$49,875 00
Paid during year.....	86	49,875 00

ORDER KNIGHTS OF JOSEPH.

Principal Office: CLEVELAND, OHIO.

MAX ABRAMOFF, President.

D. J. ZINNER, Secretary.

INCOME.

Assessments or premiums.....	\$92,712 19	
Dues and per capita tax.....	8,384 49	
Total received from members.....		\$101,096 68
Interest on mortgage loans.....	\$1,285 60	
Interest on bonds and dividends on stocks.....	475 00	
Interest from all other sources.....	1,030 12	
		2,790 72
Total income.....		\$103,887 40
Ledger assets December 31, 1920.....		71,610 38
Total		\$175,497 78

DISBURSEMENTS.

Death claims.....	\$98,772 79	
Other benefits.....	500 00	
		\$99,272 79
Salaries of officers and trustees.....		3,000 00
Salaries and fees paid to supreme medical examiners.....		414 00
Traveling and other expenses of officers, trustees and committees.....		353 15
Insurance department fees.....		85 00
Rent.....		1,200 00
Advertising, printing and stationery.....		692 04
Postage, express, telegraph and telephone.....		2,097 53
All other disbursements.....		310 00
Total disbursements.....		\$107,424 51
Balance.....		\$68,073 27

LEDGER ASSETS.

Mortgage loans on real estate.....	\$24,580 00
Book value of bonds and stocks.....	10,000 00
Cash in association's office.....	370 37
Deposits in trust companies and banks, not on interest.....	32,272 90
All other ledger assets.....	850 00
Total ledger assets.....	\$68,073 27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$306 80	
Interest due and accrued on other assets.....	317 05	
		\$623 85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		8,294 50
Gross assets		\$76,991 62

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.
Balance December 31, 1920.....	\$19,058 22	\$50,839 19	\$776 96
Net amount received from members.....	\$85,852 83	5,461 56	1,397 80
Interest and rents.....	196 64	1,253 67	44 70
Totals.....	\$105,107 69	\$58,840 62	\$2,219 46

Disbursements during year.....	\$98,772 79		\$500 00
Balance before transfers.....	6,334 90		\$1,719 46
Increase by transfers.....	9,000 00		
Balance.....	\$15,334 90	\$58,840 02	\$1,719 46
Decrease by transfers.....		9,900 00	
Balance Dec. 31, 1921.....	\$15,334 90	\$49,840 02	\$1,719 46
Balance December 31, 1920.....		Expense. \$936 01	Totals. \$71,610 38
Net amount received from members.....		8,384 49	101,096 68
Interest and rents.....		1,011	1,505 12
Totals.....		\$9,330 61	\$175,497 78
Disbursements during year.....		8,151 72	107,424 51
Balance before transfers.....		\$1,178 89	\$68,073 27
Increase by transfers.....			9,000 00
Balance.....		\$1,178 89	\$77,073 27
Decrease by transfers.....			9,000 00
Balance December 31, 1921.....		\$1,178 89	\$68,073 27

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	14,384	\$7,192,000 00
Benefit certificates written during year.....	667	333,500 00
Totals.....	15,051	\$7,525,500 00
Deduct terminated, decreased or transferred during year.....	904	452,000 00
Total benefit certificates in force December 31, 1921.....	14,147	\$7,073,500 00
Benefit certificates terminated by death during year.....	150	75,000 00
Benefit certificates terminated by lapse during year.....	754	277,000 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	3,088	\$1,544,000 00
Benefit certificates written during year.....	41	20,500 00
Totals.....	3,129	\$1,564,500 00
Deduct terminated, decreased or transferred during year.....	479	2,395,000 00
Total benefit certificates in force December 31, 1921.....	2,616	\$1,308,000 00
Benefit certificates terminated by death during year.....	34	17,000 00
Received during the year from members in Ohio: Mortuary, \$17,430.00; reserve, \$1,273.65; disability \$322.35; expense, \$1,815.75; total, \$20,841.75.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	150	\$75,000 00
Paid during year.....	150	75,000 00

Ohio Claims.

	Number.	Amount.
Incurred during year.....	34	\$17,000 00
Paid during year.....	34	17,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

<i>Total Claims.</i>	Number.	Amount.
Unpaid December 31, 1920.....	2	\$500 00
Paid during year.....	2	500 00

<i>Ohio Claims.</i>	Number.	Amount.
Unpaid December 31, 1920.....	1	\$250 00
Paid during year.....	1	250 00

ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

Principal Office: COLUMBUS, OHIO.

INCORPORATED IN 1890; COMMENCED BUSINESS IN 1888.

ADMITTED INTO OHIO IN 1897.

C. V. HOLDERMAN, President.

WALTER D. MURPHY, Secretary.

INCOME.

Membership fees actually received.....	\$38,514 00	
All other assessments or premiums.....	1,197,647 00	
Dues and per capita tax.....	49,776 50	
Total received from members.....	\$1,285,937 50	
Deduct payments returned to applicants and members.....	798 50	
Net amount received from members.....		\$1,285,139 00
Interest on bonds and dividends on stocks.....	\$37,265 51	
Interest from all other sources.....	11,064 18	
Gross rent, including \$5,000.00 for association's occupancy of its own buildings.....	5,351 00	
Sale of lodge supplies.....	4,260 90	
		57,741 59
From all other sources.....		30,997 01
Gross increase, by adjustment, in book value of bonds.....		7,800 86
Total income.....		1,381,878 46
Ledger assets December 31, 1920.....		1,180,466 53
Total.....		\$2,562,344 99

DISBURSEMENTS.

Death claims.....	\$322,104 00	
Permanent disability claims.....	70,612 50	
Sick and accident claims.....	448,575 03	
Other benefits.....	69,500 16	
Total benefits paid.....		\$911,092 09
Salaries of managers or agents.....		1,500 00
Salaries of officers and trustees.....		15,800 00
Other compensation of officers and trustees.....		1,080 00
Salaries of office employees, No. 48.....		46,161 95
Salaries and fees paid to supreme medical examiners.....		5,500 00
Salaries and fees paid to subordinate medical examiners.....		3,686 00

Traveling and other expenses of officers, trustees and committees.....	\$3,643 28
Insurance department fees.....	1,463 82
Rent, including \$5,000.00 for association's occupancy of its own buildings.....	5,000 00
Advertising, printing and stationery.....	19,013 42
Postage, express, telegraph and telephone.....	19,251 29
Lodge supplies.....	4,087 52
Official publication.....	68,684 71
Expense of supreme lodge meeting.....	51,261 37
Legal expense in litigating claims.....	7,558 67
Other legal expenses.....	6,500 00
Furniture and fixtures.....	2,525 07
Taxes, repairs and other expenses on real estate.....	780 01
All other disbursements.....	23,745 00
Expense W. & O.....	88 10
Total disbursements.....	\$1,198,422 63
Balance.....	\$1,363,922 36

LEDGER ASSETS.

Book value of real estate.....	\$39,166 00
Book value of bonds and stocks.....	943,550 00
Cash in association's office.....	48,228 05
Deposits in trust companies and banks, not on interest.....	43,460 05
Deposits in trust companies and banks on interest.....	285,851 50
All other ledger assets.....	3,666 76
Total ledger assets.....	\$1,363,922 36

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$15,532 76
Market value of real estate over book value.....	35,129 00
Market value of bonds and stocks over book value.....	518 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	206,216 00
All other assets.....	48,243 58
Gross assets.....	\$1,669,561 70

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$27,301 20
Other items.....	20,942 38
	48,243 58
Total admitted assets.....	\$1,621,318 12

LIABILITIES.

Death claims resisted, No. 23.....	\$81,900 00
Death claims reported but not adjusted.....	63,000 00
Present value of deferred death and disability claims payable in installments.....	43,137 50
	\$188,037 50
Sick and accident claims resisted, No. 6.....	\$5,302 50
Sick and accident claims reported, not adjusted, No. 736.....	61,735 68
	67,038 18
Salaries, rents, expenses, commissions, due or accrued.....	579 31
Taxes, due or accrued.....	387 63
All other liabilities.....	206,216 00
Surplus.....	1,159,059 50
Total liabilities.....	\$1,621,318 12

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.	Building and suspense fund.
Balance December 31, 1920.....	\$58,710 16	\$694,919 25	\$171,757 20	\$2,287 82
Net amount received from members....	331,563 43	99,669 90	467,001 92	.....
Interest and rents.....	812 10	37,650 05	2,849 22	96 19
From all other sources.....	.....	8,021 78	.....	9,456 92
Totals	\$391,085 69	\$840,260 93	\$641,488 80	\$11,840 93
Disbursements during year.....	392,716 90	.....	448,575 03	9,522 00
Balance before transfers.....	\$1,631 21	\$840,460 98	\$192,913 77	\$2,318 93
Increase by transfers.....	133,958 13	15,978 57	.....	.....
Balance.....	\$132,326 92	\$856,239 55	\$192,913 77	\$2,318 93
Decrease by transfers.....	63,213 05	40,745 08	.....	.....
Balance December 31, 1921.....	\$69,113 87	\$815,494 47	\$192,913 77	\$2,318 93

	W. & O. fund.	Expense.	Totals.
Balance December 31, 1920.....	\$177,668 12	\$75,123 98	\$1,180,466 53
Net amount received from members.....	87,492 00	299,411 75	1,285,139 00
Interest and rents.....	5,984 54	6,408 13	53,680 69
Sale of lodge supplies.....	.....	4,260 90	4,260 90
From all other sources.....	327 00	20,992 17	38,797 87
Totals	\$271,471 66	\$406,196 93	\$2,562,344 99
Disbursements during year.....	69,888 26	277,720 44	1,198,422 63
Balance before transfers.....	\$201,583 40	\$128,476 49	\$1,363,922 36
Increase by transfers.....	63,213 05	.....	213,149 75
Balance.....	\$264,796 45	\$128,476 49	\$1,577,072 11
Decrease by transfers.....	68,167 89	41,023 73	213,149 75
Balance December 31, 1921.....	\$196,628 56	\$87,452 76	\$1,363,922 36

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	99,737	\$498,685,000 00
Benefit certificates written during year.....	12,807	64,035,000 00
Benefit certificates revived during year.....	1,966	9,830,000 00
Benefit certificates received by transfer during year.....	1,429	7,145,000 00
Totals	115,939	\$579,695,000 00
Deduct terminated, decreased or transferred during year.....	11,803	59,015,000 00
Total benefit certificates in force December 31, 1921.....	104,136	\$520,680,000 00
Benefit certificates terminated by death during year.....	829	4,145,000 00
Benefit certificates terminated by lapse during year.....	9,545	47,725,000 00
Benefit certificates transferred during year.....	1,429	7,145,000 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	10,215	\$51,075,000 00
Benefit certificates written during year.....	950	4,750,000 00
Benefit certificates revived during year.....	103	515,000 00
Benefit certificates received by transfer during year.....	86	430,000 00
Totals.....	11,354	\$56,770,000 00
Deduct terminated, decreased or transferred during year.....	832	4,160,000 00
Total benefit certificates in force December 31, 1921.....	10,522	\$52,610,000 00
Benefit certificates terminated by death during year.....	115	575,000 00
Benefit certificates terminated by lapse during year.....	631	3,155,000 00
Benefit certificates transferred during year.....	86	430,000 00
Received during the year from members in Ohio: Mortuary, \$34,081.28; reserve, \$10,265.10; disability, \$48,041.62; expense, \$30,796.00; total, \$123,184.00.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	21	\$176,500 00
Incurred during year.....	92	573,299 40
Totals.....	113	\$749,799 40
Paid during year.....	78	392,716 90
Balance.....	35	\$357,082 50
Saved by compromise.....		96,595 00
Rejected during year.....	10	\$59,850 00
Unpaid December 31, 1921.....	25	200,637 50

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	2	\$16,500 00
Incurred during year.....	11	69,300 00
Totals.....	13	\$85,800 00
Paid during year.....	10	53,975 00
Balance.....	3	\$31,825 00
Saved by compromise.....		8,750 00
Rejected during year.....	1	\$6,300 00
Unpaid December 31, 1921.....	2	16,775 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	752	\$63,869 64
Incurred during year.....	5,188	456,063 51
Totals.....	5,940	\$519,933 15
Paid during year.....	5,181	448,575 03
Rejected during year.....	17	\$4,319 94
Unpaid December 31, 1921.....	742	67,038 18

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	61	\$5,235 80
Incurred during year.....	436	38,717 63
Totals.....	497	\$43,953 43
Paid during year.....	422	37,501 68
Rejected during year.....	1	\$244 63
Unpaid December 31, 1921.....	74	6,207 12

THE POLISH ROMAN CATHOLIC UNION IN THE U. S.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1899; COMMENCED BUSINESS IN 1899.

ADMITTED INTO OHIO IN 1899.

LEO PODWOJSKI, President.

JOHN A. DOMBROWSKI, Secretary.

INCOME.

Assessments or premiums.....	\$28,993 76	
Due and per capita tax.....	2,223 53	
Other payments by members.....	212 00	
		<hr/>
Net amount received from members.....		\$31,429 29
Interest on mortgage loans.....	\$2,850 26	
Interest on bonds and dividends on stocks.....	560 00	
Interest from all other sources.....	434 52	
		<hr/>
		\$3,853 78
Sale of lodge supplies.....		52 50
From all other sources.....		3,597 55
		<hr/>
Total income.....		\$38,933 12
Ledger assets, December 31, 1920.....		85,216 88
		<hr/>
Total.....		\$124,150 00

DISBURSEMENTS.

Death claims.....	\$21,800 00	
Other benefits.....	165 00	
		<hr/>
		\$21,965 00
Salaries of officers and trustees.....		1,478 00
Salaries and fees paid to supreme medical examiners.....		20 50
Traveling and other expenses of officers, trustees and committees.....		17 00
Insurance department fees.....		25 00
Advertising, printing and stationery.....		82 05
Postage, express, telegraph and telephone.....		46 69
Official publication.....		3,389 90
Furniture and fixtures.....		3 50
All other disbursements.....		362 50
		<hr/>
Total disbursements.....		\$27,504 14
		<hr/>
Balance.....		\$96,645 86

LEDGER ASSETS.

Mortgage loans on real estate.....	\$68,480 00
Book value of bonds and stocks.....	11,000 00
Cash in association's office.....	150 00
Deposits in trust companies and banks, not on interest.....	6,261 73
Deposits in trust companies and banks on interest.....	10,754 13
	<hr/>
Total ledger assets.....	\$96,645 86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$353 75	
Interest due and accrued on other assets.....	119 61	
		<hr/>
		473 36
		<hr/>
Gross assets.....		\$97,119 22

LIABILITIES.

Death claims due and unpaid, No. 10.....	\$4,931 62	
Death claims adjusted, not due.....	600 00	
Death claims reported but not adjusted.....	300 00	
Death claims incurred in 1920, not reported until 1921, No. 1.....	300 00	
Total liabilities.....		\$6,131 62

EXHIBIT OF FUNDS.

	Mortuary.	Relief.	Expense.	Totals.
Balance December 31, 1920.....	\$84,185 76	\$185 80	\$845 32	\$85,216 88
Net amount received from members.....	28,993 76	458 87	1,976 66	31,429 29
Interest and rents.....	994 52			994 52
Sale of lodge supplies.....			52 50	52 50
From all other sources.....			3,650 05	3,650 05
Totals.....	\$117,033 30	\$644 67	\$6,472 63	\$124,150 00
Disbursements during year.....	\$21,800 00	\$165 00	\$5,539 14	\$27,504 14
Balance December 31, 1921.....	\$95,233 30	\$479 67	\$932 89	\$96,645 86

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	3,968	\$2,277,800 00
Benefit certificates written during year.....	93	64,500 00
Benefit certificates increased during year.....		2,800 00
Totals.....	4,061	\$2,345,100 00
Deduct terminated, decreased or transferred during year.....	333	199,700 00
Total benefit certificates in force December 31, 1921.....	3,728	\$2,145,400 00
Benefit certificates terminated by death during year.....	42	23,700 00
Benefit certificates terminated by lapse during year.....	291	175,700 00
Benefit certificates decreased during year.....		300 00
Received during the year from members in Ohio: Mortuary, \$32,847.54; relief, \$458.87, expense, \$5,626.71; total, \$38,933.12.		

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	10	\$4,231 62
Incurred during year.....	42	23,700 00
Totals.....	52	\$27,931 62
Paid during year.....	39	21,800 00
Balance.....	13	\$6,131 62

POLISH ROMAN CATHOLIC UNION OF THE IMMACULATE HEART OF THE BLESSED VIRGIN MARY.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1915; COMMENCED BUSINESS IN 1894.

ANDREW SZARWARK, President.

JOHN GRAMS, Secretary.

INCOME.

Assessments or premiums.....	\$24,331 60	
Dues and per capita tax.....	1,234 85	
Other payments by members.....	193 00	
Net amount received from members.....		\$25,759 45
Interest on mortgage loans.....	\$264 50	
Interest on bonds and dividends on stocks.....	153 74	
Interest from all other sources.....	692 91	
Sale of lodge supplies.....	141 25	
		1,252 40
From all other sources.....		1,234 85
Total income.....		\$28,246 70
Ledger assets December 31, 1920.....		19,377 21
Total.....		\$47,623 91

DISBURSEMENTS.

Death claims.....	\$13,900 00	
Other benefits.....	15 00	
Total benefits paid.....		\$13,915 00
Salaries of officers and trustees.....		245 00
Other compensation of officers and trustees.....		215 51
Other compensation of office employees.....		82 25
Insurance department fees.....		25 00
Rent.....		10 00
Advertising, printing and stationery.....		775 61
Official publication.....		1,190 00
All other disbursements.....		234 00
Total disbursements.....		\$16,692 37
Balance.....		\$30,931 54

LEDGER ASSETS.

Mortgage loans on real estate.....	\$15,990 00
Book value of bonds and stocks.....	2,000 00
Cash in association's office.....	1,359 04
Deposits in trust companies and banks, not on interest.....	2,861 03
Deposits in trust companies and banks on interest.....	8,521 47
Bills receivable.....	200 00
Total ledger assets.....	\$30,931 54

LIABILITIES.

Death claims adjusted, not due, No. 6.....	\$3,700 00
Total liabilities.....	\$3,700 00

EXHIBIT OF FUNDS.

	Mortuary.	Charity.	Expense.	Totals.
Balance December 31, 1920.....	\$18,363 82	.....	\$1,013 39	\$19,377 21
Net amount received from members.....	22,449 99	\$497 88	2,811 58	25,759 45
Interest and rents.....	846 65	.....	.....	846 65
Sale of lodge supplies.....	.....	.....	141 25	141 25
From all other sources.....	.....	.....	1,234 85	1,234 85
Totals.....	\$41,924 96	\$497 88	5,201 07	\$47,623 91
Disbursements during year.....	13,900 00	15 00	2,777 37	16,692 37
Balance before transfers.....	\$28,024 96	\$482 88	\$2,423 70	\$30,931 54
Increase by transfers.....	1,000 00	.....	.....	1,000 00
Balance.....	\$29,024 96	\$482 88	\$2,423 70	\$31,931 54
Decrease by transfers.....	.....	.....	1,000 00	1,000 00
Balance December 31, 1921.....	\$29,024 96	\$482 88	\$1,423 70	\$30,936 54

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,610	\$1,030,900 00
Benefit certificates written during year.....	103	80,600 00
Benefit certificates revived during year.....	367	279,400 00
Benefit certificates increased during year.....	.....	1,700 00
Totals.....	2,080	\$1,392,600 00
Deduct terminated, decreased or transferred during year.....	27	15,200 00
Total benefit certificates in force December 31, 1921.....	2,053	\$1,377,400 00
Benefit certificates terminated by death during year.....	27	15,200 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,610	\$1,030,900 00
Benefit certificates written during year.....	103	80,600 00
Benefit certificates revived during year.....	367	279,400 00
Benefit certificates increased during year.....	.....	1,700 00
Totals.....	2,080	\$1,392,600 00
Deduct terminated, decreased or transferred during year.....	27	15,200 00
Total benefit certificates in force December 31, 1921.....	2,053	\$1,377,400 00
Benefit certificates terminated by death during year.....	27	15,200 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	4	\$2,400 00
Incurred during year.....	27	15,200 00
Totals.....	31	\$17,600 00
Paid during year.....	25	13,900 00
Unpaid December 31, 1921.....	6	\$3,700 00

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	4	\$2,400 00
Incurred during year.....	27	15,200 00
Totals.....	31	\$17,600 00
Paid during year.....	25	13,900 00
Balance.....	6	\$3,700 00
Unpaid December 31, 1921.....	6	\$3,700 00

SLOVENIAN MUTUAL BENEFIT ASSOCIATION.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1913; COMMENCED BUSINESS IN 1914.

ADMITTED INTO OHIO IN 1914.

JOHN GORNIK, President.

FRANK HUDOVERNICK, Secretary

INCOME.

All other assessments or premiums.....	\$56,274 19	
Dues and per capita tax.....	4,360 95	
Medical examiners' fees actually received.....	25	
Other payments by members.....	488 75	
Net amount received from members.....		\$61,124 14
Interest on mortgage loans.....	\$5,301 19	
Interest on bonds and dividends on stocks.....	518 75	
Interest from all other sources.....	1,300 89	
Sale of lodge supplies.....	124 40	
		7,245 23
From all other sources.....		443 00
Total income.....		\$68,812 37
Ledger assets December 31, 1920.....		\$123,974 94
Total.....		\$192,787 31

DISBURSEMENTS.

Death claims.....	\$23,848 95	
Other benefits.....	15 18	
		\$23,864 13
Salaries of officers and trustees.....		2,585 00
Other compensation of officers and trustees.....		120 00
Salaries and fees paid to subordinate medical examiners.....		495 50
Traveling and other expenses of officers, trustees and committees.....		19 50
Insurance department fees.....		25 00
Rent.....		360 00
Advertising, printing and stationery.....		510 15
Postage, express, telegraph and telephone.....		78 42
Lodge supplies.....		158 23
Official publication.....		278 00
Other legal expenses.....		92 37
Furniture and fixtures.....		111 75
All other disbursements.....		898 20
Error general fund, 1920.....		10
Total disbursements.....		\$29,596 35
Balance.....		\$163,190 96

LEDGER ASSETS.

Mortgage loans on real estate.....	\$101,400 00
Book value of bonds and stocks.....	12,000 00
Deposits in trust companies and banks, not on interest.....	806 94
Deposits in trust companies and banks on interest.....	48,709 72
All other ledger assets.....	642 60
Total ledger assets.....	\$163,559 26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$82 71	
Interest due and accrued on other assets.....	585 96	
		668 67
Gross assets.....		\$164,227 93

LIABILITIES.

Death claims due and unpaid.....	\$652 76	
Death claims adjusted, not due.....	950 00	
		\$1,602 76
Sick and accident claims adjusted, not due.....		1,048 43
Total liabilities.....		\$2,651 19

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Disability.	Reserve Disability.
Balance December 31, 1920.....	\$23,541 81	\$49,186 00	\$24,934 48	\$23,108 91
Net amount received from members.....	29,106 61		24,084 59	1,629 24
Interest and rents.....	854 72		813 69	45 34
Totals.....	\$56,935 43	\$49,186 00	\$51,701 61	\$24,733 49
Disbursements during year.....	12,565 18		11,298 95	
Balance before transfers.....	\$44,370 3)	\$49,186 00	\$40,402 66	\$24,733 49
Increase by transfers.....			300 00	
Balance.....	\$44,370 30	\$49,186 00	\$40,702 66	\$24,733 49
Decrease by transfers.....				300 00
Balance December 31, 1921.....	\$44,370 30	\$49,186 00	\$40,702 66	\$24,483 49

	Pension Fund.	Expense.	Totals.
Balance December 31, 1920.....	\$1,360 23	\$1,843 51	\$123,974 94
Net amount received from members.....	1,453 75	4,849 95	61,124 14
Interest and rents.....	48 86	57 03	1,819 64
Sale of lodge supplies.....		124 40	124 40
From all other sources.....		443 00	443 00
Totals.....	\$2,862 84	\$7,317 89	\$19,787 31
Disbursements during year.....		5,732 22	29,596 35
Balance before transfers.....	\$2,862 84	\$1,585 67	\$163,190 96
Increase by transfers.....		368 30	668 30
Balance.....	\$2,862 84	\$1,953 97	\$163,859 26
Decrease by transfers.....			300 00
Balance December 31, 1921.....	\$2,862 84	\$1,953 97	\$163,559 26

EXHIBIT OF CERTIFICATES.

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	2,359	\$1,847,500 00
Benefit certificates written during year.....	299	241,750 00
Benefit certificates increased during year.....		9,500 00
Totals.....	2,658	\$2,098,750 00
Deduct terminated, decreased or transferred during year.....	155	104,750 00
Total benefit certificates in force December 31, 1921.....	2,503	\$1,994,000 00
Benefit certificates terminated by death during year.....	17	11,850 00
Benefit certificates terminated by lapse during year.....	138	92,900 00

EXHIBIT OF DEATH CLAIMS.

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	5	\$2,290 88
Incurred during year.....	17	11,850 00
Interest addition on account of instalment claims.....		27 06
Totals.....	22	\$14,167 94
Paid during year.....	17	12,565 18
Balance.....	5	\$1,602 76

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

Ohio Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	40	\$906 65
Incurred during year.....	402	11,440 73
Totals.....	442	\$12,347 38
Paid during year.....	399	\$11,298 95
Unpaid December 31, 1921.....	43	\$1,048 43

SLOVAK CATHOLIC CADETS UNION.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1911; COMMENCED BUSINESS IN 1911.

JOHN SEFER, President.

JOHN CERVENAK, Secretary.

INCOME.

Assessments or premiums.....	\$5,650 51	
Dues and per capita tax.....	472 80	
Total received from members.....		\$6,123 31
Interest on bonds and dividends on stocks.....	\$38 26	
Interest from all other sources.....	568 52	
Sale of lodge supplies.....	44 40	
From all other sources.....		651 18
		173 72
Total income.....		\$6,948 21
Ledger assets December 21, 1921.....		20,998 19
Total.....		\$27,946 40

DISBURSEMENTS.

Death claims.....	\$1,500 00	
Other benefits.....	41 00	
Total benefits paid.....		\$1,541 00
Salaries of officers and trustees.....		250 00
Traveling and other expenses of officers, trustees and committees.....		101 93
Insurance department fees.....		25 00
Advertising, printing and stationery.....		145 59
Lodge supplies.....		10 95
All other disbursements.....		466 63
Total disbursements.....		\$2,541 10
Balance.....		\$25,405 30

LEDGER ASSETS.

Cash in association's office.....	\$1,000 00
Deposits in trust companies and banks, not on interest.....	982 90
Bills receivable.....	23,422 40
Total ledger assets.....	<u>\$25,405 30</u>

NON-LEDGER ASSETS.

Interest due and accrued on other assets.....	\$389 97
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	156 00
Gross assets.....	<u>\$25,951 27</u>

LIABILITIES.

Death claims due and unpaid.....	\$239 00
Salaries, rents, expenses, commissions, due or accrued.....	178 37
Total liabilities.....	<u>\$417 37</u>

EXHIBIT OF FUNDS.

	Mortuary.	Expense.	Totals.
Balance December 31, 1920.....	\$20,841 69	\$156 50	\$20,998 19
Net amount received from members.....	5,650 51	472 80	6,123 31
Interest and rents.....	606 78		606 78
Sale of lodge supplies.....		44 40	44 40
From all other sources.....		173 72	173 72
Totals.....	<u>\$27,93 93</u>	<u>\$47 42</u>	<u>\$27,946 40</u>
Disbursements during year.....	1,780 13	760 97	2,541 10
Balance December 31, 1921.....	<u>\$25,318 85</u>	<u>\$86 45</u>	<u>\$25,405 30</u>

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	518	\$400,250 00
Benefit certificates written during year.....	44	38,500 00
Benefit certificates increased during year.....		5,000 00
Totals.....	<u>562</u>	<u>\$443,750 00</u>
Deduct terminated, decreased or transferred during year.....	38	32,250 00
Total benefit certificates in force December 31, 1921.....	524	\$411,500 00
Benefit certificates terminated by death during year.....	1	500 00
Benefit certificates terminated by lapse during year.....	37	31,750 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	2	\$1,239 00
Incurred during year.....	1	500 00
Totals.....	<u>3</u>	<u>\$1,739 00</u>
Paid during year.....	2	1,500 00
Unpaid December 31, 1921.....	<u>1</u>	<u>\$239 00</u>

UNITED HOME ORDER.

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1892; COMMENCED BUSINESS IN 1892.

ADMITTED INTO OHIO IN 1906.

LEO KRAUS, President.

L. M. HERGENROETHER, Secretary.

INCOME.

Assessments or premiums.....	\$18,001 75	
Dues and per capita tax.....	1,213 25	
Medical examiners' fees actually received.....	9 00	
Other payments by members.....	2,765 75	
Net amount received from members.....		\$21,989 75
Interest on bonds and dividends on stocks.....	\$2,712 50	
Interest from all other sources.....	1,390 10	
		4,102 60
Sale of lodge supplies.....		7 00
From all other sources.....		496 78
Total income.....		\$26,596 13
Ledger assets December 31, 1920.....		82,405 23
Total.....		\$109,001 36

DISBURSEMENTS.

Death claims.....	\$14,450 00
Salaries of managers or agents.....	136 00
Salaries of officers and trustees.....	485 00
Insurance department fees.....	25 00
Rent.....	16 00
Advertising, printing and stationery.....	98 10
Postage, express, telegraph and telephone.....	43 74
Legal expenses.....	3 00
All other disbursements.....	437 50
Total disbursements.....	\$15,694 34
Balance.....	\$93,307 02

LEDGER ASSETS.

Book value of bonds and stocks.....	\$50,000 00
Deposits in trust companies and banks on interest.....	43,307 02
Total ledger assets.....	\$93,307 02

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,293 75
Interest due and accrued on other assets.....	\$20 05
All other assets.....	\$2,113 80
	96,627 80
Gross assets.....	\$188,048 62

LIABILITIES.

Death claims adjusted, not due	\$2,500 00
Total liabilities.....	\$2,500 00

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	Expense.	Totals.
Balance December 31, 1920.....	\$16,554 64	\$64,293 14	\$1,557 45	\$82,405 23
Net amount received from members.....	20,767 50		1,222 25	21,989 75
Interest and rents.....	643 48	3,398 90	60 22	4,102 60
Sale of lodge supplies.....			7 00	7 00
From all other sources.....			496 78	496 78
Totals.....	\$37,965 62	\$67,692 04	\$3,343 70	\$109,991 60
Disbursements during year.....	14,450 00		1,244 34	15,694 34
Balance before transfers.....	\$23,515 62	\$67,692 04	\$2,099 36	\$93,307 02
Increase by transfers.....		1,000 00		1,000 00
Balance.....	\$23,515 62	\$68,692 04	\$2,099 32	\$94,307 02
Decrease by transfers.....			1,000 00	\$1,000 00
Balance December 31, 1921.....	\$23,515 62	\$68,692 04	\$1,099 32	\$93,307 02

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,680	\$879,150 00
Benefit certificates written during year.....	72	38,750 00
Benefit certificates increased during year.....		500 00
Totals.....	1,752	\$918,400 00
Deduct terminated, decreased or transferred during year.....	141	71,750 00
Total benefit certificates in force December 31, 1922.....	1,611	\$846,650 00
Benefit certificates terminated by death during year.....	26	13,450 00
Benefit certificates terminated by lapse during year.....	115	58,300 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Unpaid December 31, 1920.....	5	\$3,500 00
Incurred during year.....	26	13,450 00
Totals.....	31	\$16,950 00
Paid during year.....	27	14,450 00
Unpaid December 31, 1921.....	4	\$2,500 00

THE CESKA RIMSKO KATOLICKA USTREDNI JEDNOTA ZEN
VE SPOJENUCH, STATECH AMERICKUCH.
(Women's Bohemian Roman Catholic Central Union.)

Principal Office: CLEVELAND, OHIO.

INCORPORATED IN 1899; COMMENCED BUSINESS IN 1899.

ADMITTED INTO OHIO IN 1899.

ROZALIE NEDVED, President.

ANNA BILEK, Recording Secretary.

INCOME.

Assessments or premiums.....	\$107,761 01	
Dues and per capita tax.....	6,953 35	
Other payments by members.....	12,451 80	
Net amount received from members.....		\$127,166 16
Interest on mortgage loans.....	8,848 04	
Interest on bonds and dividends on stocks.....	1,273 75	
Interest from all other sources.....	1,192 60	
		\$11,314 39
Total income.....		\$138,480 55
Ledger assets December 31, 1920.....		\$307,671 03
Total.....		\$446,151 58

DISBURSEMENTS.

Death claims.....	\$104,400 00
Commissions and fees to deputies or organizers.....	47 50
Salaries of officers and trustees.....	3,149 96
Salaries and other compensation of committees.....	100 00
Traveling and other expenses of officers, trustees and committees.....	375 43
Insurance department fees.....	30 00
Advertising, printing and stationery.....	1,842 66
Postage, express, telegraph and telephone.....	360 73
Official publication.....	324 75
Furniture and fixtures.....	150 00
All other disbursements.....	1,212 72
Total disbursements.....	\$111,993 75
Balance.....	\$334,157 83

LEDGER ASSETS.

Mortgage loans on real estate.....	\$259,000 00
Book value of bonds and stocks.....	29,000 00
Deposits in trust companies and banks on interest.....	56,157 83
Total ledger assets.....	\$344,157 83

EXHIBIT OF FUNDS.

	Mortuary.	Reserve.	General Fund.	Totals.
Balance December 31, 1920.....	\$140,521 86	\$129,555 53	\$37,593 64	\$307,671 03
Net amount received from members.....	107,761 01	12,451 80	6,953 35	127,166 16
Interest and rents.....	659 60	1,594 25	212 50	2,466 35
Totals.....	\$251,335 57	\$149,306 52	\$45,509 49	\$446,151 58
Disbursements during year.....	104,400 00		7,593 75	111,993 75
Balance before transfers.....	\$146,935 57	\$149,306 52	\$37,915 74	\$334,157 83

SUPERINTENDENT OF INSURANCE.

111 227

	Mortuary.	Reserve.	General Fund.	Totals.
		\$25,000 00		\$25,000 00
Increase by transfers.....				
Balance.....	\$146,935 57	\$174,306 52	\$37,915 74	\$359,157 83
Decrease by transfers.....			25,000 00	25,000 00
Balance December 31, 1921.....	\$146,935 57	\$174,306 52	\$12,915 74	\$334,157 83

EXHIBIT OF CERTIFICATES.

Total Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	10,210	\$7,383,200 00
Benefit certificates written during year.....	504	428,100 00
Totals.....	10,714	\$7,811,300 00
Deduct terminated, decreased or transferred during year.....	248	192,600 00
Total benefit certificates in force December 31, 1921.....	10,466	\$7,618,700 00
Benefit certificates terminated by death during year.....	142	104,400 00
Benefit certificates terminated by lapse during year.....	106	88,200 00

Total Ohio Business.

	Number.	Amount.
Benefit certificates in force December 31, 1920.....	1,978	\$1,295,700 00
Benefit certificates written during year.....	89	61,000 00
Totals.....	2,067	1,356,700 00
Deduct terminated, decreased or transferred during year.....	35	24,200 00
Total benefit certificates in force December 31, 1921.....	2,032	\$1,332,500 00
Benefit certificates terminated by death during year.....	26	17,600 00
Benefit certificates terminated by lapse during year.....	9	6,600 00

EXHIBIT OF DEATH CLAIMS.

Total Claims.

	Number.	Amount.
Incurred during year.....	142	\$104,400 00
Paid during year.....	142	\$104,400 00

Ohio Claims.

	Number.	Amount.
Incurred during year.....	26	\$17,600 00
Paid during year.....	26	17,600 00

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